



**FAIRVIEW**  
INSURANCE AGENCY  
ASSOCIATES, INC.

November 30, 2018

Mr. Andrew J. Casais, RMC, QPA  
Borough Clerk/ Qualified Purchasing Agent  
Borough of Roselle Park  
110 East Westfield Avenue  
Roselle Park, New Jersey 07204

**Re: Request for Proposal: 2019 Risk Manager and Insurance Broker**

Dear Mr. Casais,

Thank you for the opportunity to bid on the above referenced RFP. One (1) original proposal and one (1) electronic copy (PDF file on a CD) of the full submission are enclosed for your review and consideration.

The complete evaluation criteria can be found under the tab marked "Proposal". All other required and illustrative information is located under the following tabs:

- Tab #1: Letters of Recommendation
- Tab #2: Firm License, Staff Licenses and Resumes
- Tab #3: Examples of Risk Transfer
- Tab #4: Required Paperwork
  - Completed Checklist of Required Documents
  - Completed Submission Form/Qualification Statement
  - Statement of Ownership Disclosure
  - Non-Collusion Affidavit
  - Required EEO/Affirmative Action Evidence and Signed Compliance Notice
  - Certificate of Employee Information Report
  - Acknowledgment of Americans with Disabilities Act Language of 1990
  - Disclosure of Investment Activities in Iran
  - Insurance Requirements Acknowledgment Form
  - Certification Regarding Political Contributions
  - New Jersey Business Registration Certificate
  - W-9
  - Evidence of Professional Errors & Omissions Insurance

If you have any questions regarding this proposal, please do not hesitate to contact me. I can be reached at 973-857-0870 ext.151#, or via email at [lgraham@fairviewinsurance.com](mailto:lgraham@fairviewinsurance.com).

Thank you in advance for the consideration of our firm for this position.

Sincerely,

Lawrence K. Graham, CIC  
Vice President



25 Fairview Avenue • Verona, New Jersey 07044  
Tel: 973.857.0870 • Toll Free: 800.372.2558 • Fax: 973.857.9131  
1930 E. Marlton Pike, Suite C-16 • Cherry Hill, New Jersey 08003  
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# Proposal

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Fairview Insurance Agency Associates, Inc. ("Fairview Insurance") is pleased to have the opportunity to submit information regarding our firm and the superior Property, Casualty and Workers Compensation insurance services that we can provide to the Borough of Roselle Park. Our highly trained and professional staff has a deep understanding of the complex insurance needs of public entities in the State of New Jersey, and has decades of experience insuring clients in both the public and private sector. Our firm's risk management division currently manages the insurance for client property valued at more than \$6 Billion. In addition, our clients have over \$1.2 Billion in payroll, and we manage workers compensation insurance for over 12,000 client employees.

Fairview Insurance is a full-service independent insurance agency that provides customized insurance plans, broker services, risk management services, and employee benefits for individuals, companies and public entities. Our longevity, depth of experience and reputation for friendly, personal service has contributed to the position we hold today as one of the leading independent insurance agencies in the mid-Atlantic.

The agency was founded in 1970 and has offices in Verona and Cherry Hill, New Jersey. With more than 30 licenses, we offer services to clients in New Jersey, Pennsylvania and New York, as well as nationally through our specialty insurance programs for hard-to-place risks.

Fairview Insurance is a family-owned and operated firm with the ability to deliver the services of a national-caliber company with the personality of a Main Street Business.

One of our firm's specialties includes Public Sector Property and Casualty insurance programs. Our risk management experience dates back more than thirty five years. We take pride in our extensive industry knowledge, and our ability to meet any client demands.

Some recent notable achievements are listed below, and detailed information regarding our firm's experience and success is documented throughout this presentation.

**RECENT NOTABLE ACHIEVEMENTS:**

- As Risk Manager for the Jersey City Board of Education, our staff conducted an extensive TPA/Managed Care Network review and negotiated a TPA/Managed Care solution that saved the District \$2,428,409 in a single year.
- As Broker of Record for the Township of Parsippany-Troy Hills, Fairview Insurance secured several competitive quotes and achieved a \$412,000 premium savings for the Township. Fairview's implementation of aggressive risk management safety and

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employee wellness programs have also resulted in additional workers compensation variable cost savings in excess of \$950,000.

- As Broker of Record for the Township of Bloomfield, our firm implemented a loss control/safety program with Anthony Nesto and Samantha DePalma that decreased the Township's costs. Our program created a safety committee structure and implemented guidelines for in-house Township safety meetings (i.e. auto fleet safety, defensive driving, etc.). In 2013, Fairview Insurance assisted the Township with the replacement of their Third Party Administrator and Managed Care Organization for Workers Compensation claims. The change resulted in a savings of \$5,044,234 since 2012.
- Upon being named Risk Manager for the Borough of Caldwell our staff initiated a competitive bidding process that resulted in a \$50,000 annual savings, while significantly increasing the safety control and awareness for all departments and department heads.
- After being named Broker of Record for the Borough of Roselle, we identified four Public Official claims that were originally denied due to late reporting. Through negotiations and leveraging our experience, we convinced the insurance company to rescind the claims declinations. This resulted in a savings of legal fees and settlement costs of over \$150,000.
- Fairview Insurance saved the Jersey City Board of Education \$92,626 by reversing an insurance carrier flood claim denial that was based on an incorrect flood zone determination done by the carrier.

An important part of our services includes financial analysis and advice regarding risk minimization. We evaluate risks by analyzing current portfolios to ensure that proper insurance limits and coverages are in place. Our risk evaluation capabilities make it possible for our firm to provide premium projections significantly faster than the average insurance agency. This reduces lead-time and facilitates your planning process.

We also help our clients identify and reduce risk exposure. For example, our staff will review the Borough's safety records and Borough compliance with PEOSHA regulations. Our extensive expertise will help you address any loss control issues and help reduce your insurance costs.

Additional services we provide are as follows:

- Claims and Loss Experience Analysis
- Competitive Bid Obtainment

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- Strategic Cost Containment
- Communication of Market Trends
- Availability to attend any JIF or Insurance Carrier meetings on the Borough's behalf

**Scope of Work:**

Fairview Insurance Agency Associates, Inc. confirms that we will perform all of the services as listed in the following scope of work, however, our services will not strictly be limited to the following and we will provide whatever level of service the Borough requires:

- 1. Work with department heads and management staff to identify insurable property, casualty, and other exposures of the Borough,**
- 2. Recommend professional methods to reduce, assume or transfer the risk and loss,**
- 3. Work in concert and coordination with Borough staff including but not limited to the Borough's Joint Insurance Fund Commissioner and Department Heads,**
- 4. Work in concert and coordination with the professional staff retained or contracted by the Borough's Joint Insurance Fund,**
- 5. Review and make professional recommendations relating to all applications for coverage by the Borough.**

**Submission Form/Qualification Statement:**

- 1. Names and roles of the individuals who will perform the services and description of their education and experience with projects similar to the services contained herein:**

Fairview Insurance Agency Associates, Inc.

Main Office: 25 Fairview Avenue  
Verona, NJ 07044  
Tel: 800-372-2558  
Fax: 973-857-9131

Branch Office: 1930 E. Marlton Pike, Ste C16  
Cherry Hill, NJ 08003  
Tel: 800-452-5376  
Fax: 856-424-7933

Key Contact Person: Lawrence Graham, CIC, Vice President  
Email: [lgraham@fairviewinsurance.com](mailto:lgraham@fairviewinsurance.com)  
Phone: 800-372-2558 ext.151#

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Our service model is to provide exceptional service both quickly and accurately and our service is unparalleled in the industry. Fairview Insurance prides ourselves in managing all aspects of the Property & Casualty Insurance. This includes all coverages that are within the Joint Insurance Fund and all related coverages that must be placed outside of the Joint Insurance Fund. Additionally, we are the primary point of contact for insurance inquiries, claims reviews, and safety trainings to reduce the frequency of workplace accidents and claims related to the Borough. While other agencies direct clients and members to contact the carrier first, we advise all to contact us first so that we may effectively resolve any issue before it becomes escalated to minimize the impact to the Borough. We provide a myriad of services to all our clients, and are as involved as our clients prefer. All of our staff that will be managing the Risk Management servicing needs is located at our Verona office.

We structure our department, and agency as a whole, in a way that allows us to provide complete service and management for our clients' Property and Casualty programs. We provide a team of knowledgeable and capable staff, each with specific expertise.

**Lawrence Graham, CIC, (Supervising Risk Management Consultant)**

**Vice President**

**Fairview Insurance Agency Associates, Inc.**

**25 Fairview Avenue**

**Verona, NJ 07044**

**Tel: 973-857-0870 ext.151#**

**Toll Free: 800-372-2558**

**Fax: 973-857-9131**

**Email: [lgraham@fairviewinsurance.com](mailto:lgraham@fairviewinsurance.com)**

Larry is responsible for risk management services for numerous public sector accounts. He also oversees Fairview's risk management operations for public sector accounts on a daily basis. Larry coordinates each team that will be servicing Fairview Insurance's public sector clientele. Larry will serve as the primary point of contact for the Borough and will assist with account renewal, risk management analysis, loss control coordination, and insurance carrier relations. Larry will also be the lead on any contract review desired by the Borough. Larry has over thirty five years of experience in the industry.



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**Zach Edelman, CRM (Risk Management Consultant)**

**Director of Risk Management**

**Email:** [zedelman@fairviewinsurance.com](mailto:zedelman@fairviewinsurance.com)

Zach works with Larry on numerous public sector accounts. He is responsible for visits with the clients, loss control and claim management assistance to assure client profitability and appropriate insurance analysis. Zach will assist Larry. He will help coordinate the various servicing needs of the Borough. Zach will also assist Larry in contract review, if desired by the Borough.

**Tom FitzPatrick, (Risk Management Consultant)**

**Executive Sales**

**Email:** [tfitzpatrick@fairviewinsurance.com](mailto:tfitzpatrick@fairviewinsurance.com)

Tom works with Larry and Zach on a number of public sector accounts. Tom is responsible for visits with clients, loss control and claims management assistance to assure client profitability and appropriate insurance analysis. Tom also specializes in workplace safety, claims management, and premium stabilization. Tom will assist Larry, and Zach as necessary to ensure the Borough's insurance program is running smoothly. Tom will assist Larry and Zach with the contract review as well if desired by the Borough.

**Danielle Voda, CIC, CPIA, Account Executive**

**Email:** [dvoda@fairviewinsurance.com](mailto:dvoda@fairviewinsurance.com)

Danielle is responsible for handling day-to-day account responsibilities such as coverage questions, endorsement processing, policy review, certificate analysis and general account management tasks. Danielle will serve as the main customer service representative for the Borough. Danielle's hands-on approach to account management ensures that all clients receive the highest caliber of client service.

**Teresa Sulsona, CISR, CPSR, CPIA, Property & Casualty Lines Manager**

Teresa is responsible for underwriting of new and renewal Public Sector business. Teresa is responsible for the oversight of all public sector accounts. She will make sure all needs are met by the CSR staff. Teresa will handle client's inquiries regarding insurance coverage and will manage Fairview's staff on a daily basis to assure that the customers' needs are met. Teresa has over thirty years of experience in the industry.

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**Anne Campagna, Account Manager**

Anne is responsible for providing high quality client service which includes marketing, assistance with routine coverage questions, endorsement processing, certificate of insurance coordination, problem solving, billing and policy review. Anne will serve as a secondary customer service representative for the Borough. Anne has over 20 years of experience in the insurance industry.

**Please refer to Tab #2 for staff licenses and resumes.**

**2. References and record of success of same or similar service:**

Fairview Insurance Agency Associates, Inc. brings a wealth of knowledge and over thirty five years of experience to the field of public sector Risk Management and Insurance Broker Services. The following are examples of some of our success throughout the years.

**2002 – Present: Township of Bloomfield - Risk Management Consultant**

Fairview Insurance has had the pleasure of working with the Township for a number of years now. In 2012, we were able to move the Township into the Garden State Municipal Joint Insurance Fund for a savings while providing better coverage. The GSMJIF Assessment for 2012 was \$623,817 versus that of the Suburban Essex JIF renewal price of a minimum of \$651,790 and a max of \$728,000. This move also benefited the Township by lowering deductibles and self-insured retentions. The General Liability self-insured retention was lowered from \$150,000 to \$100,000 per claim. The Property insurance deductible was lowered from \$2,500 to \$1,000 per occurrence. The Auto Physical Damage, Comprehensive and Collision deductibles were all lowered from \$2,500 to \$1,000.

In 2013, Fairview Insurance assisted the Township in replacing their Third Party Administrator and Managed Care Organization for Workers Compensation claims effective 1/1/2013. The result of this change for 2013 was a savings of \$1,012,195 on claims paid by the Township's funds. The positive results for the Township since the switch account for a cumulative savings over 2012 of \$5,044,234. These are highly significant savings that have been generated by the recommendations of Fairview Insurance.



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Additionally, Fairview Insurance established a Risk Management Safety Program coordinating with Anthony Nesto and Samantha DePalma with special emphasis on Workers' Compensation Safety. Patterns of claims were identified and trainings were recommended and implemented within the Township. Working closely with the department heads, Fairview and the Township of Bloomfield were able to reduce the Township's Workers' Compensation claims which resulted in premium reductions.

Fairview Insurance coordinates with the Township to take advantage of all of the safety and training programs that are available through the JIF/Insurance Carrier. An example is how the Township was able to receive a special Employee Liability training session arranged specifically for the Township at the expense of the JIF.

Many other safety programs were provided at the Township's locations for safety training of various departments. These safety training sessions saved employee travel time, prevented injuries, and ultimately reduced the Township's claim payments.

**April 2012 – Current: Jersey City Board of Education – Risk Manager/Insurance Broker**  
Jersey City Board of Education - TPA/Managed Care Network Monitoring and Consulting for Workers Compensation Program:

Through Fairview Insurance's TPA/Managed Care Network Monitoring and Consulting services, we negotiated and recommended a TPA/Managed Care solution that saved the District \$2,428,409 in a single year. We achieved this savings by implementing the following action plan:

- Initiated the RFP process for TPA and Managed Care Services
- Reviewed seven proposals and drafted a comparison spreadsheet that documented each respondent's definition of percentage of savings and flat fees
- Redefined how respondents could receive fees based on percentage of savings
- Further negotiated respondents' proposed percentage of savings fees.

**Risk Manager/Insurance Broker Services Provided:**

Fairview Insurance, upon being named broker of record for property and casualty insurance, immediately began to remarket all lines of insurance on behalf of the Board

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of Education. Fairview marketed the program to two different joint insurance funds and eighteen different private insurance carriers to explore all options available to the Board for the most cost effective and best coverage available. We significantly reduced the Board's costs through our extensive marketing efforts. In addition, Fairview secured placement for multiple flood insurance policies at locations that would not have otherwise had coverage for flood damages.

Fairview Insurance saved the Board of Education \$92,626 by reversing a flood claim denial that was based on an insurance carrier's incorrect flood zone determination. Further, Fairview identified potential gaps in coverage by uncovering several claims that the previous insurance broker failed to report to excess insurance carriers. Fairview immediately reported these claims.

Fairview met with the Administration to review certificate of insurance procedures. We issued guidelines for certificates that the Board's previous broker failed to provide, and these guidelines are now used in every Jersey City Board of Education RFQ. To date we have reviewed and approved 24 new certificates of insurance provided by vendors to the Board.

Fairview Insurance replaced all Board of Education Bond needs for half the price of previous years. We have also provided end of year and mid-year quotes for different lines of insurance to keep the Board aware of current market trends.

**June 2015 – Present: Toms River Regional Schools – Insurance Broker/Risk Manager**

Fairview Insurance is working closely with the District on their insurance program. Our office continues to provide numerous certificates of insurance, complete contract reviews for insurance compliance, review vendor contracts, assist in the claims process, and various other services to the District. Fairview's risk management team also attends regular safety committee meetings as well as insurance committee meetings with Board members that are held quarterly. We also worked with the business administrator on solicitations for actuarial and third party administrator services. We continue to work with the District on managing safety including training for employees that is focused on the loss history to prevent similar claims from occurring in the future.

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**2014 – Present: Township of Union Board of Education – Risk Manager**

In our time as Risk Manager with the District, we have worked closely with the District administration on a number of items; improving the overall insurance program. Fairview Insurance now reports all claims other than workers compensation to the appropriate insurance carriers to streamline the process for the District. This removes multiple steps for the District. Fairview Insurance set up standard vendor insurance requirements for the purchasing department to better protect the District. Our team also reviews certificates of insurance to ensure they match the required specifications. Fairview Insurance recommended changes to the Student Accident insurance carrier and the School Leaders Errors and Omissions insurance carrier. We also market the entire insurance program on a regular basis to ensure the best possible pricing and coverage for the District's overall insurance program.

**2015 – Present: Brick Township Municipal Utilities Authority – Risk Manager**

Fairview Insurance attends all JIF meetings to represent the interest of the Authority. We identified certain MUA properties that are in high hazard flood zones that do not have flood insurance. We are working with the MUA and the National Flood Insurance Program on obtaining quotes. We also identified inaccuracies in the MUA's property schedule on file with the Joint Insurance Fund. The MUA had given the previous risk manager changes to the property schedule to submit which was never done. Fairview Insurance input all of the property changes into the JIF website to ensure that the MUA's property is now insured accurately. Fairview Insurance has also obtained numerous certificates of insurance for the MUA, while reviewing and making recommendations on certificates the MUA has received from vendors. The Brick MUA received an increase in the dividend received by the JIF this past year due to improvements in the insurance program.

**2007 – Present: Western Monmouth Utilities Authority – Risk Manager**

Fairview Insurance established guidelines for a Safety Program with the MUA. Fairview also reviews claims with administration to prevent reoccurrence. Coverages have been increased while costs have been stabilized. Fairview Insurance assists with contract and certificate of insurance review to ensure adequate protection of the MUA from vendors. Fairview Insurance assists in coordinating available safety programs from the New Jersey Municipal Utilities Authority JIF to further employee safety awareness. This safety training helps to reduce overall claims. During our tenure, the Western Monmouth Utilities Authority received a perfect 10 score for the NJMUA JIF Safety

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Incentive Award. It is important to note that the Western Monmouth Utilities Authority was one of only eight authorities out of 96 to receive this distinct honor. Western Monmouth Utilities Authority was also honored as the first member of the JIF to become Sharp Certified.

**2001 – 2012: North Jersey Water District Supply Commission – Risk Manager**

During our time as Risk Manager, Fairview Insurance worked closely with the insurance carriers, including Travelers and other carriers still utilized today by North Jersey District Water Supply Commission to develop balanced insurance solutions and create effective plans tailored to the Commission's unique insurance needs. Fairview Insurance consistently analyzed the Commission's insurance policies to enhance their coverage and reduce cost.

Fairview Insurance performed numerous contract reviews, organized multiple meetings with the insurance carriers to review exposures, developed a service plan to assist with reducing accidents and injuries, and provided risk control management services. Fairview Insurance also made sure the Commission was up to date and aware of all new insurance vehicles and coverage enhancements. Fairview Insurance made the Commission aware of Cyber Liability Coverage, which was a brand new type of coverage in the industry. We pointed out how important this type of coverage is for the Water Commission.

The North Jersey District Water Supply Commission has unique exposures such as dams, and while Fairview Insurance was the Insurance Broker, we reviewed the Army Corps of Engineers reports on the condition of the dams in order to help place the appropriate insurance for them. This included coverage for the Monksville dam among others. Terrorism coverage is also important due to these unique exposures.

We also set up the appropriate coverage for the Wanaque South Joint Venture. This required additional coverage separate from the coverage for North Jersey District Water Supply Commission. Fairview Insurance also made sure that the appropriate and necessary additional named insureds were on each insurance policy.

**5/2013 – Present: City of Passaic – Risk Manager/Insurance Broker**

Fairview Insurance saved the City over \$315,000 annually in insurance premium by recommending the City move insurance into a Joint Insurance Fund. The added benefit

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of this move is the significant addition of many more trainings and services that are offered by the Joint Insurance Fund. The City of Passaic has taken advantage of these safety trainings at no additional cost. Even with this reduction in premium there was an increase in limits of liability insurance from \$11,000,000 to \$15,000,000 to further protect the City.

From a day to day standpoint, Fairview Insurance processes numerous certificates of insurance and recommends changes on vendor contracts to better protect the City. We continue to process numerous vehicle and property changes. Fairview Insurance also reviewed the insurance carried by the City of Passaic Public Library and determined based on the Library's relationship with the City that the Library needed to purchase its own Workers Compensation policy. This limited any exposure for the City in the event of any injury.

The following are some of the services provided to the City by Fairview Insurance:

- Deductible analysis with recommendations based on losses
- Assist the City in keeping up to date with PEOSHA standards in the workplace
- Facility walkthroughs with JIF representatives and the Fairview Insurance team
- Reduce City liability through Contract Liability Transfer
- Review Certificates of Insurance the City receives from outside vendors
- Review all City owned property for flood zone indications
- Review all insurance policies for any gaps in coverage
- Placed Cyber Liability coverage for the City
- Solicited multiple competitive quotes for the City's insurance renewal
- Clarified all named insured's to be added to the City's insurance policies
- Placed general liability insurance for Passaic Alliance in the JIF while keeping the professional liability policy separate saving the City money

**8/2011 – Dec. 2017: Township of Parsippany-Troy Hills – Risk Manager**

Fairview Insurance assisted the Township in collecting and formulating information for a RFP to obtain competitive insurance bids from the insurance market. Fairview Insurance secured several competitive quotes and was able to achieve an annual savings of \$412,000 for the Township of Parsippany – Troy Hills.

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Fairview Insurance performed a comprehensive review of all policies in place. Upon review, Fairview found multiple discrepancies within the policies. One major discrepancy was \$1.4 million of mobile equipment being listed as automobiles on the policy. Fairview also reviewed all township buildings for flood zone status (Buildings wholly or partially in flood zones "A through E" require specific coverages from the National Flood Insurance Program).

As a part of Fairview's services, we reviewed Township loss experience and recommended implementation of certain safety measures to reduce claim frequency and severity. This led to significant reductions in the loss experience which will ultimately reduce the Township's premiums for years to come.

Fairview's implementation of aggressive risk management safety and employee wellness programs have resulted in additional workers compensation variable cost savings in excess of \$950,000.

**2008 – 2012: Bloomfield Board of Education - Risk Manager**

Fairview Insurance established guidelines and assisted in the implementation of a Safety Program to reduce claims which lead to premium reduction and stabilization. Fairview organized a routine review of claims with administration to increase safety and reduce frequency of accidents. We transferred the administrative insurance burden from the School District to Fairview Insurance. Fairview Insurance attended Joint Insurance Fund Meetings as the Board of Education's representative. Fairview Insurance then advised the Board of Education of any updates and changes in the insurance industry and how they relate to the entity.

**1999 – 2009: Clark Board of Education – Risk Manager**

As Risk Manager, Fairview reduced premiums overall by \$1 million. Fairview coordinated a Safety Program with the School Safety Department and the Insurance Carrier. We reviewed premium audits which saved an additional \$42,000. As a part of the new Safety Program, Fairview also helped set up playground inspections.

**2007-2010: Roselle Board of Education – Risk Manager**

As Risk Manager, Fairview Insurance reduced premiums for three consecutive years for a savings of \$122,000. This savings was achieved while significantly increasing coverages. The coverage increases were as follows:



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- The property values were increased from \$64 Million to \$81 Million.
- School Board Leaders Liability coverage increased from \$5 Million to \$16 Million.
- General Liability coverage was increased from \$1 Million to \$16 Million.
- Student Accident Liability coverage increased from \$1 Million to \$16 Million.

Fairview Insurance reviewed premium audits for additional savings. Fairview also formalized safety programs in the district and set up playground safety inspections to meet state safety codes.

**2004 – Present: Livingston Township - Risk Management Consultant**

Fairview Insurance established a Risk Management Safety Program with emphasis on Automobile Liability. We coordinated a computer sign-up which allows the Township to check Motor Vehicle Reports free of charge with the State of New Jersey. We enabled the Township to leverage the Joint Insurance Fund's outside Loss Control Division to inspect all premises for auto fleet maintenance, proper valuation, and loss prevention. Fairview also provided an outline for the Township Safety Committee to conduct bi-monthly safety meetings.

Fairview Insurance established a workers compensation claim reporting procedure to handle first reports for the Township which helps to mitigate fees and provide a prompt return to work program. We reviewed and updated Township entities, recommended loss control techniques, and analyzed exposures such as FEMA flood coverages. This enabled the Township to properly cover properties that are in high hazard flood zones. Fairview Insurance provides the Township with alternative insurance market quotations in order to ensure the most cost effective insurance program.

**January 2012 – Present: Township of Old Bridge – Risk Manager**

Fairview Insurance Agency completed a complex analysis of the Township's insurance program, along with daily insurance maintenance and answers to inquiries. The following are services that we have provided to the Township throughout our tenure as Risk Management Consultant:

In the past few years we stabilized the Township's fixed insurance costs. Fairview Insurance helped the Township achieve a substantial savings by implementing a small workers compensation self-insured retention versus first dollar coverage. While making

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this move, we have also been active with the Township's safety committee to focus on keeping workers compensation claims to a minimum in order to maximize the savings to the Township.

Fairview Insurance Agency has helped the Township of Old Bridge realize a significant savings in fixed costs and claims costs in the last two years. The savings we were able to help the Township achieve for 2015 and 2016 combined over the 2014 Fund year is \$757,858.

The Township's move into a new Joint Insurance Fund was beneficial to coordinate all safety training to be completed in the Township of Old Bridge for all employees rather than sending employees to various locations throughout the State.

- Over the past two years, Fairview Insurance Agency has been monitoring Workers Compensation claims closely to identify any patterns or issues that should be addressed to minimize the Township's exposure to the \$25K SIR.
- We attend monthly Safety Committee meetings and review claims each month and ways to prevent or reduce specific types of claims.
- During the 2016 renewal process, Fairview Insurance was able to obtain a competitive quote that saved the Township over \$100,000 in fixed annual assessment costs.
- During our review of Workers Compensation Self-Insured Retention billing from the third party administrator, Fairview Insurance Agency noticed a duplicate billing which saved the Township \$15,000.
- Fairview Insurance recommended for the 2015 term that the Township only renew with the Central Jersey JIF for one year, rather than a 3 year commitment. This gave the Township much more flexibility and choices in the year following year.
- Fairview identified a Gap in coverage and recommended Accident Insurance for Recreation Activities. A policy was placed with QBE Insurance Corporation for the volunteer participants.
- Fairview identified that certain positions that are required to be bonded were not. As a result, Fairview Insurance facilitated a Bond for the Township's Finance Director/CFO.

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- Fairview introduced CAIR (Customer Abstract Information Retrieval), a program offered by the Motor Vehicle Commission that provides driver history abstracts (MVR's), ownership history and registration/title inquiries.
- Fairview provided guidance and recommendation of FEMA assistance Vendor to have Old Bridge reimbursed for Hurricane Sandy.
- Fairview assisted in the set-up the MEL's MSI Learning Management System for the Township. Fairview entered 600 employees into the database, organized by department, to track all classes going forward so that a quick report will enable the Township to see which employees are trained in which areas.
- Fairview reviewed and made recommendations of coverage for vendor Certificates of Insurance.
- We recommended a review of the Property Schedule to confirm that all buildings were scheduled and that both Building Limits and Contents Limits were sufficient.
- Fairview reviewed the Tort Claims Reporting Procedure and recommended the use of a revised Notice of Tort Claim Form.

**2007 – 2010: Borough of Roselle – Risk Manager**

Fairview Insurance achieved significant financial reductions for the Workers' Compensation line of insurance. Fairview Insurance did an overall analysis of areas relating to workers compensation including the legitimacy of workers compensation claims, employee workplace safety awareness, physician networks, and accident investigations. Fairview Insurance recommended a Workers' Compensation Project Plan that was approved and implemented. Annual savings of Workers' Compensation premiums of over \$75,000 were achieved. Over \$30,000 of past billing mistakes were uncovered and safety was at its highest level in years.

Fairview Insurance identified four Public Official claims that were originally denied due to late reporting. Through negotiation and leverage of experience, we were able to have the insurance company rescind the declination of the claims. This resulted in a saving of legal fees and settlement costs of over \$150,000.

**2010: City of Atlantic City – Consulting Services**

Fairview Insurance provided insurance consulting services in efforts to streamline administrative procedures and reduce premiums. A RFQ was conducted with a total

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evaluation of all insurance policies, insurance related vendors and services. Evaluation was based on the following criteria:

- **Risk Management and Loss Control Services:** This analysis was used to eliminate/reduce claims by classifying exposures and designing training, such as the Return to Work Program. City Safety Committees implemented the trainings.
- **Negotiation of Third Party Administration/Managed Care Services:**
  - We implemented an effective use of medical network.
  - Fairview Insurance negotiated Medical Re-Pricing Discounts.
  - We also provided accurate claim information as well as reconciliation reports with the City finance department for monthly claim payments.
- **Reduction of Fixed Administrative Costs:** As a Consultant, Fairview reduced fixed administrative costs upfront by \$247,000 with the possibility of up to an additional \$1,000,000 of savings based on Risk Management Recommendations.

**1994 – 2008: Cherry Hill Township – Risk Manager**

Fairview Insurance reduced premiums overall by \$2.8 million. Fairview established a safety and risk management committee that led to favorable loss experience and increased employee safety which helped the Township finish 2<sup>nd</sup> among 42 municipalities for overall safety awards for 2006 & 2007.

**2008 - Present: Borough of Caldwell – Risk Manager**

Fairview Insurance went out to bid utilizing multiple insurance vehicles and obtained multiple quotes. This resulted in an annual savings of over \$50,000 and significantly increased the safety services and controls for all departments. Previously, the annual assessments were increasing an average of 8% per year. After the change in Joint Insurance Funds, the average increase was reduced to 3%. After selecting Fairview Insurance, the Borough of Caldwell was paying less in 2010 than they were paying in 2006.

Fairview recommended that the Borough police force become certified with an accredited Police Program to review, update, and implement policies and procedures within the police force. This program will allow the police force to be able to

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accomplish more with less and reduce both Workers' Compensation and General Liability claims, which leads to a decrease in premiums.

**1998 – Present: Township of West Orange – Risk Management Consultant**

Fairview Insurance examined policies from a coverage and pricing standpoint. Gaps in coverage were identified and placement into a different Joint Insurance Fund was recommended. Negotiations on behalf of the Township were completed which resulted in an increase in coverage and a reduction in premiums. Quarterly safety committee meetings are now done on an ongoing basis to maintain a heightened level of workplace safety awareness.

**2006 – 2009: Township of Pemberton – Risk Manager**

Fairview Insurance attended Safety and JIF Meetings. We reviewed coverages and exposures and established formalized procedures for a Safety Committee.

**2006 – 2011: Borough of Highland Park – Risk Manager**

Fairview Insurance negotiated compliance of Loss Control recommendations, attended JIF meetings, and set up a Safety Program to comply with JIF regulations.

**January 2014 – December 2016: City of Millville – Risk Manager/Insurance Broker**

Fairview Insurance accomplished the following with the City:

- Since Fairview Insurance Agency became the City's Risk Management Consultant, the JIF assessment has had a net savings of \$255,200 for the renewal years of 2016 and 2017 combined compared to the 2015 Fund year. These were the first reductions of the City's Atlantic County Municipal Joint Insurance Fund assessment since 2009.
- Fairview Insurance attended all scheduled Atlantic County Municipal Joint Insurance Fund meetings.
- Fairview Insurance attended monthly Safety Committee meetings at the City of Millville.
- Fairview Insurance reviewed all outside vendors certificates of insurance to verify that they comply with insurance requirements specified in the City contracts to transfer the risk of loss.

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- Fairview Insurance assisted in gathering all renewal application information (verifying and entering all data into the Atlantic County Municipal Joint Insurance Fund online system).

**1997 – 2015: Borough of New Providence – Insurance Broker**

Fairview Insurance Agency accomplished the following with the Borough:

- Stabilization of the Borough's insurance costs. The Borough's renewal pricing for 2016 was \$527,428 compared to \$516,687 in 2015. This total premium for 2016 includes coverage for the NPSM Consolidated Communications which will pay \$34,996 of the overall assessment, which means that the assessment for the Borough of New Providence in 2016 is \$492,432 representing a savings over the previous year.
- Increased on-site safety training has resulted in achieving a more favorable claims experience for the Borough.

Fairview Insurance Agency Associates, Inc. was the Insurance Broker for the Borough of New Providence for fifteen years. We consistently focused on safety claims management and reducing or keeping premium increases to a minimum. In the 2009-10 renewal process, we achieved an overall premium reduction. In the 2010-11 renewal process there were a number of workers compensation claims that would have led to almost doubling the premium, however thanks to Fairview remarketing the workers compensation to multiple markets; we obtained no increase in premium. We also attained a premium reduction on the rest of the package. In the 2011-12 renewal process Fairview again achieved an overall account savings. We continuously remarketed the account to ensure that the Borough had the most comprehensive program for the most advantageous cost.

**November 2011 –2014 & 2015- 2016: Hoboken Housing Authority – Risk Manager**

Fairview Insurance Agency became Risk Manager for Hoboken Housing Authority shortly after Hurricane Irene. Fairview provided assistance by facilitating payment between both the Authority's insurance carriers and FEMA.

Hurricane Sandy's effects on the Authority's various complexes were severe. The Fairview staff visited the Authority during the aftermath of Sandy, again facilitating emergency and clean-up procedures. In addition to aiding in ground efforts, Fairview



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ensured that the Authority received timely payments from both the insurance carriers and FEMA. Similar to Fairview's efforts after Irene, Fairview gathered and classified all of the necessary documentation in order to get payment as quickly as possible from all possible opportunities (avenues included the Authority's 28 Flood Insurance policies, their coverage package with a Joint Insurance Fund and FEMA funding). Considering the large impact that Sandy had on the Authority, it was most important that the Authority receive prompt payment in order to return to normalcy for its residents.

**January 2008 – Present: Housing Authority of City of Passaic**

Fairview Insurance identified a strong need for specific trainings. Wrongful termination, harassment and other EPLI claims are on the rise and the best way to control frequency and severity is proactive trainings. Fairview Insurance recommended and coordinated an all-day 3 session Employment Practices training. This included Employee Conduct, Conflict Resolution & Stress Management.

Separate underlying flood policies were secured to eliminate gaps of insurance between flood carriers. Additionally with the FEMA Flood maps changes throughout the year, Fairview Insurance regularly looks for changes in flood zones to ensure coverage is current.

**September 2012 – 2015: Bergen County Housing Authority**

Fairview Insurance worked with the Housing Authority to ensure compliance of the Employee Handbook and Policies and Procedures Manual. This resulted in a reduction in deductibles of \$15,000 per claim. Additionally Safety Trainings were established and implemented based on claims in the past 2 years. There was also damage from both Hurricane Irene and Hurricane Sandy in which Fairview was involved in expediting the claims reimbursement process. At the end of the contract Fairview Insurance we out to get competitive bids to keep insurance premiums down. As Risk Manager, Fairview Insurance attends JIF meetings as representative. We established guidelines for a Safety Program. Fairview also reviews claims with administration to prevent reoccurrence. Coverages have been increased while costs have been stabilized.

**Please refer to Tab #1 for Letters of Recommendation.**

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**Property & Casualty**  
**References**

<b>Client/Address</b>	<b>Lines of Coverage</b>	<b>Contact</b>	<b>Contact Phone Number</b>
Borough of Keyport 75 West Front Street, Keyport, NJ	Property & Casualty – 2015-Current	Stephen Gallo Business Administrator	732-739-5122
Borough of Red Bank 90 Monmouth Street, Red Bank, NJ	Property & Casualty – 2017-Current	Ziad Shehady Business Administrator	732-530-2740
City of Passaic 330 Passaic Street, Passaic, NJ	Property & Casualty – 2013-Current	Rick Fernandez Business Administrator	973-365-6330
Passaic Valley Sewerage Commission 600 Wilson Avenue, Newark, NJ	Property & Casualty – 2015 – Current	Gregory A. Tramontozzi Executive Director	973-466-2915
Jersey City Board of Education 346 Claremont Ave, Jersey City, NJ	Property & Casualty – 2012-Current	Regina Robinson Business Administrator	201-915-6279
City of East Orange 44 City Hall Plaza, East Orange, NJ	Property & Casualty – 2014-Current	Solomon Steplight Business Administrator	973-266-5310
Township of Union Public Schools 2369 Morris Avenue, Union, NJ	Property & Casualty – 2014-Current	Manuel E. Vieira Business Administrator	908-851-6419
City of Bayonne 630 Avenue C, Bayonne, NJ	Property & Casualty – 2017-Current	Brian Dellabella Insurance Committee Secretary	201-858-6034
Woodland Park Board of Education 853 McBride Avenue, Woodland Park, NJ	Property & Casualty – 2013-Current	Thomas DiFluri Business Administrator	973-317-7720
Brick Municipal Utilities Authority 1551 Highway 88 West, Brick, NJ	Property & Casualty – 2015-Current	Gary Vaccaro Director – Compliance, Safety & GIS	732-701-4256
Township of Old Bridge One Old Bridge Plaza, Old Bridge, NJ	Property & Casualty – 2012-Current	Himanshu Shah Finance Director	732-721-5600

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Township of West Orange 66 Main Street, West Orange, NJ	Property & Casualty – 1998- Current	Jack Sayers Business Administrator	973-325-4050
Toms River Regional Schools 1144 Hooper Ave, Toms River, NJ	Property & Casualty – 2015- Current	William Doering Business Administrator	732-505-5549
City of Bayonne Board of Education 669 Avenue A, Bayonne, NJ	Property & Casualty – 2017- Current	Leo Smith Ret. Business Administrator	201-858-5560
Township of Livingston 357 S. Livingston Ave, Livingston, NJ	Property & Casualty – 2004- Current	Russ Jones Asst. Business Administrator	973-535-7973
Borough of Caldwell One Provost Square, Caldwell, NJ	Property & Casualty – 2008- Current	Paul Carelli Business Administrator	973-466-4634
Township of Bloomfield 1 Municipal Plaza, Bloomfield, NJ	Property & Casualty – 2002- Current	Matthew Watkins Business Administrator	973-680-4004

**3. Description of ability to provide the services in a timely fashion (including staffing, familiarity and location of key staff):**

Our service model is to provide exceptional service both quickly and accurately and our service is unparalleled in the industry. Fairview Insurance prides ourselves on managing all aspects of the Property & Casualty Insurance. This includes all coverages that are within a Joint Insurance Fund and all related coverages that must be placed outside of a Joint Insurance Fund. Additionally, we are the primary point of contact for insurance inquiries, claims reviews, and safety trainings to reduce the frequency of workplace accidents and claims related to the Borough. While other agencies direct clients and members to contact the carrier first, we advise all to contact us first so that we may effectively resolve any issue before it becomes escalated to minimize the impact to the Borough. We provide a myriad of services to all our clients, and are as involved as our clients prefer. All of our staff that will be managing the Risk Management servicing needs is located at our Verona, NJ office.

Fairview Insurance Agency understands that our clients may have needs outside of normal business hours. In order for Fairview to be able to service our clients as

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efficiently and effectively as possible, all Fairview staff have 24/7 access to email and voicemail. Fairview also uses a computer system known as The Agency Manager to keep track and diary all contact that we have with all of our clients. Using this system allows us to keep detailed records of all client interaction and needs. The Fairview staff also has secure remote access to this system as necessary. All Fairview staff members checks email and voicemail regularly after business hours to ensure that client needs are met diligently. Additionally, appropriate staff members have smartphones to always be connected to the office and our clients. The Risk Managers give all of our clients our direct cellular telephone numbers in case of an emergency or after hours need. If a client has a special need after business hours, or on a weekend, Fairview has the capabilities to fulfill those needs. Additionally, our staff is more than happy to take care of any of these special requirements whenever necessary for our clients.

We structure our department, and agency as a whole, in a way that allows us to provide complete service and management for our clients' Property and Casualty programs. We provide a team of knowledgeable and capable staff, each with specific expertise.

**Lawrence Graham, CIC, Vice President**

Larry is responsible for risk management services for numerous public sector accounts. He also oversees Fairview's risk management operations for public sector accounts on a daily basis. Larry coordinates each team that will be servicing Fairview Insurance's public sector clientele. Larry will serve as the primary point of contact for the Borough and will assist with account renewal, risk management analysis, loss control coordination, and insurance carrier relations. Larry will also be the lead on any contract review desired by the Borough. Larry has over thirty five years of experience in the industry.

**Zach Edelman, CRM, Director of Risk Management**

Zach works with Larry on numerous public sector accounts. He is responsible for visits with the clients, loss control and claim management assistance to assure client profitability and appropriate insurance analysis. Zach will assist Larry. He will help coordinate the various servicing needs of the Borough. Zach will also assist Larry in contract review, if desired by the Borough.

**Tom FitzPatrick, Executive Sales, Risk Manager**

Tom works with Larry and Zach on a number of public sector accounts. Tom is responsible for visits with clients, loss control and claims management assistance to assure client profitability and appropriate insurance analysis. Tom also specializes in

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workplace safety, claims management, and premium stabilization. Tom will assist Larry, and Zach as necessary to ensure the Borough's insurance program is running smoothly. Tom will assist Larry and Zach with the contract review as well if desired by the Borough.

**Danielle Voda, CIC, CPIA, Account Executive**

Danielle is responsible for handling day-to-day account responsibilities such as coverage questions, endorsement processing, policy review, certificate analysis and general account management tasks. Danielle will serve as the main customer service representative for the Borough. Danielle's hands-on approach to account management ensures that all clients receive the highest caliber of client service.

**Teresa Sulsona, CISR, CPSR, CPIA, Property & Casualty Lines Manager**

Teresa is responsible for underwriting of new and renewal Public Sector business. Teresa is responsible for the oversight of all public sector accounts. She will make sure all needs are met by the CSR staff. Teresa will handle client's inquiries regarding insurance coverage and will manage Fairview's staff on a daily basis to assure that the customers' needs are met. Teresa has over thirty years of experience in the industry.

**Anne Campagna, Account Manager**

Anne is responsible for providing high quality client service which includes marketing, assistance with routine coverage questions, endorsement processing, certificate of insurance coordination, problem solving, billing and policy review. Anne will serve as a secondary customer service representative for the Borough. Anne has over 20 years of experience in the insurance industry.

Over the years, Fairview Insurance has developed a specialized set of services that we provide to our public entity clients. We believe that this set of services is the best resource that we provide to our clients. This service overview describes our ability to provide the services desired in a timely fashion. Below is essentially an outline of everything that we do for our clients on a day to day basis. The service overview is as follows:

**FAIRVIEW INSURANCE SERVICE OVERVIEW**

At Fairview Insurance, we pride ourselves on our Risk Management Services and our abilities to properly insure the Public Entity. Through a series Risk Management controls we work proactively to ensure that the entity is properly covered; working as safely as possible and costs are kept to a minimum. Fairview Insurance is available to accommodate any required meetings. Below is a description of some of the relevant

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services performed routinely on Public Sector Accounts. Additional Risk Management Services are provided on an as needed basis. *It is important to note that all of Fairview Insurance Agency's services are tailored to fit each of our client's needs.* The following is a sample of all the services that Fairview can provide, however, Fairview will provide whatever level of service the Borough of Roselle Park desires.

***Immediately Upon Being Appointed as Risk Manager***

Fairview Insurance Associates will review all lines of insurance to insure that proper coverage is in place. This ensures that there are no gaps in coverage and the public entity is fully covered. If we find that there are gaps in coverage we make the necessary recommendations to the Business Administrator.

Examples of this review are:

- Review and ensure all Public Entity buildings appear on the statement of values.
- Review and ensure all vehicles are listed on the policy
- Review all Workers' Compensation class codes and payrolls to ensure accuracy
- Ensure all key positions have surety bonds protecting against theft
- Review and ensure all equipment appears on equipment schedule
- Review all current insurance policies, prepare an analysis and provide recommendations

**Claims Management**

Although there is no way to predict the severity of a claim or eliminate claims entirely, there are a number of action items that the entity and risk manager can work on jointly to keep these claims to a minimum. Some examples are:

- *Promoting Self Inspection* - As Public Sector employees are present and on facilities full time an effective approach is self-inspections. Quarterly safety checklists are completed by department heads and reviewed to eliminate hazards.
- *Proactive Hazard Identification Walk Through* - Fairview Insurance will do a periodic walk through of the facilities to identify the issues and make the necessary recommendations.



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- *Streamline Claims Reporting Process* - Fairview Insurance reviews current Public Entity's Claims handling process. By helping to identify and documenting which department(s) or contacts are specifically assigned to report claims.

The benefits are:

- Minimize employee loss work time
- Reduce overall claim totals
- Avoid Claim Denials based on late or failure to report
- Employees back to work sooner reducing the unnecessary exposure of overtime and soft dollar savings of having to train new part-time workers

**Monthly Claim Review and Interdepartmental Meetings**

Claims can be minimized through the above actions, but accidents and injuries do occur. The purposes of Monthly Claims Meetings are geared to promote communication and reduce the frequency of the claims. The following are services and benefits that are provided, but our services are not limited to the following:

- Review Title 59 Guidelines and the spirit of Sovereign Immunity
- Meet with department heads to review prior month's claims.
- Identify claim trends and specify what department the claims are coming from
- Based on these trends recommend a safety program to provide training where needed
- These trainings review PEOSHA trainings facilitated through insurance carriers such as - Blood Borne Pathogens, Confined Space Entry, Excavation, Fire Safety, Flagger/Work Zone Safety, Ladder Safety, Lock Out/Tag Out, Personal Protective, Equipment, Powered Industrial Trucks/Forklifts, Respiratory Protection, Hazcom, Spill Prevention, and Defensive Driving, etc.

**Administrative Assistance**

Fairview Insurance works to reduce the insurance related administrative burden from Business Administrators. Our services include but are limited to the following:

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- Continuous assistance to the Public Entity in identifying its insurable Property & Casualty exposures and to recommend professional methods to reduce, assume or transfer the risk of loss.
- Assist the Public Entity in the preparation of applications, statements of values, and similar documents requested by the Insurance Company of record.
- Review Certificates of Insurance from contractors, vendors and professionals, when requested by the Public Entity.
- Review the Public Entity premiums in the preparation of its annual insurance budget.
- Assist where needed in the settlement of claims, with the understanding that the scope of Fairview Insurance's involvement does not include the work normally done by a public adjuster.
- Contract Review: We will review, from a risk management standpoint, construction documents, lease agreements and other contracts which you provide us and we will offer our recommendations. This review will concentrate on insurance requirements; however, all contracts should be reviewed by legal counsel.
- Endorsements: Policy changes are handled on a special endorsement request form which is sent to the company and copied to you. It lets you know what changes have been ordered and on what basis. Please review the form to make certain the information is correct. When the endorsement is received, it is checked for accuracy and the premium is checked for correctness.
- Location Visits: The staff at Fairview Insurance Agency Associates, Inc., in conjunction with the insurance company, will visit job sites on an "as needed" basis to evaluate unique loss exposures which may result from your operations.

**Renewal Policies**

Renewal Meeting: We will conduct a renewal meeting to determine your exposures for the coming policy year with approximately 120 days prior to expiration date. Some of the renewal topics discussed would include updating vehicles, payrolls, inland marine equipment, list of certificate holders, classifications, lease review, property values, driver information and audit review. We will prepare an annual report on such items as:

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- Summary of Agency service activities during the past year
- Brief review of major outstanding claims
- Summary of premiums and loss experience
- Our views of the marketplace and how it relates to you
- Renewal Checklist: We feel renewals are just as important as producing new business. Much time is spent reviewing renewal policies, reviewing all coverages, and making sure our insured receives the best coverages for what they are paying.
- Renewal Policies: We endeavor to have renewal policies to our clients prior to the renewal date. If this cannot be done for some reason, detailed binders of insurance are prepared confirming renewal coverage in effect. We do not take our clients for granted.
- Renewal Marketing: We will facilitate the remarketing of your insurance coverages to various markets available to guarantee that the most comprehensive and competitive program is in place.

**Communication**

We will communicate on a frequent basis to discuss any particular issue not previously addressed within the service agreement. We are also available on request to provide assistance and consultation on risk management issues which are of concern.

**Transfer of Liability**

Fairview Insurance understands the crucial element of transferring liabilities away from the Borough, specifically with contractors. We will recommend and apply the necessary Risk Management principles (referenced below) in order to secure proper levels of insurance, with the ultimate goal of transferring risk away and onto the contractors' insurance policies.

Contractors must provide evidence of their own Workers' Compensation coverage, covering any injuries resulting from work done on behalf of the Borough. This will ensure that the Borough's Workers Compensation policy and specifically its claims experience is not negatively affected.

Contractors must also provide evidence of General Liability, Auto Liability and Umbrella coverage. Any injuries that arise in the area of Liability, Completed Operations and

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Property Damage, will be applied to the contractor's insurance carrier. Similar to the above mentioned Workers' Compensation requirement, this added precaution will ensure that the Borough's Liability claims history is not affected.

As an added layer of security, the Borough should be named as an additional insured on the contractor's insurance policy and a hold harmless agreement must also be secured.

**Please refer to Tab #3 for examples of Risk Transfer.**

In addition to the attached Risk Manager/Broker Services, Fairview Insurance provides oversight into the insurance related vendors. This added benefit will not only ensure that these insurance related vendors offer competitive pricing, but also make sure that the vendors in place are top professionals in their fields.

***Evaluation Criteria***

**TPA (Third Party Administrator):**

- Taking initial claim reports, validating and directing medical care to the proper network of physicians/hospitals
- Ratio of claim adjusters to cases
- Providing accurate claim information as well as reconciliation reports with the finance department for monthly claim payments
- Price per claim (medical only and indemnity)
- Cost for run-out claims (if not on a life of claim basis)
- Contract subject to a cap

**MCO (Managed Care Organization):**

- Effective use of medical network
- Medical re-pricing discounts
- Flat fee
- What is the percentage of savings that is retained by the managed care organization (MCO)
- Contract subject to a cap

**Workers Compensation/Liability Law Firms:**

- Fairview Insurance can assist in the RFQ process

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- Cost per claim/hour
- Expertise in the industry

**Review of Costs:**

- Total Policy Cost Analysis
- Insurance premiums
- Self-Insured Retentions
- Deductibles
- Loss Fund & out of pocket claims costs

***Customized Cost Solution***

We understand that every risk is unique. We keep this in mind when re-marketing your insurance coverages to various markets. This guarantees that the most comprehensive and competitive programs are in place.

- Utilizing all available insurance options in the marketplace we compare and contrast to see which is the best fit and create a customized solution.
- Constant changing market trends and varying characteristics require an analysis that includes up to date information.
- This underwriting information is sent to specialty programs, Joint Insurance Programs, Self-Insurance Options and Private Insurance Companies.

Some of the insurance carriers that Fairview has the capability of working with are Ace Insurance, Admiral Insurance Company, Alteris, American Alternative, American Surplus Lines Insurance Company, American Safety, Beazly, Brit, Chartis Insurance, Chubb Insurance, Crum and Forster Group, Darwin Insurance, Essex Insurance Company, Evanston Insurance Company, Foremost Insurance, Franklin Mutual Insurance, Freberg Environmental Insurance, General Star Indemnity, Genesis, Glatfelter, Greater New York Mutual, Hartford Insurance, Hermitage Insurance Company, Hiscox, Insurance Company of PA, Interstate Fire and Casualty, Investors Underwriting Managers, Lexington Insurance, Liberty International, Markel International Insurance Company, McGowan, Mount Vernon Fire Insurance Company, Munich, National Union Fire Insurance Company, Nautilus Insurance Company, Northfield Insurance Company, NY Marine, Pacific Insurance Company, Philadelphia Insurance Company, Safety National, Selective Insurance Company, Scottsdale Insurance Company, Torus, Travelers Insurance, Tudor Insurance Company, U.S. Specialty, Lloyds of London, United States Liability Insurance

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Company, Utica Mutual, W.R. Berkley, Western World Insurance Company, Wilshire Insurance Company, XL Insurance, Zurich Insurance. Fairview Insurance also has the capability and experience to work with numerous Joint Insurance Funds around the State.

Once all of the above are combined with different levels of deductibles and self-insured retentions, you have a completely customized solution.

- 4. Cost details, including the annual fee for primary duties and the hourly rates of each of the individuals who will perform the services, and all expenses for any work that is not included in the primary duties:**

Insurance carriers and Joint Insurance Funds recognize the most effective way for their products to enter into the marketplace is through the insurance broker/consultant community. Therefore, insurance carriers have commissions automatically imputed into the rates. Joint Insurance Funds pay "Risk Management Fees" based upon premium assessment promulgated by the Fund. Fairview Insurance would be paid by the private insurance carrier or the Joint Insurance Fund, not directly by the Borough of Roselle Park.

Additionally Fairview Insurance does not impose any additional consulting fees or charges and accepts the standard commissions paid by either the Joint Insurance Fund or private insurance company as payment in full. All of the services discussed throughout this RFP would be provided for the standard commission or "risk management fee", there would be no additional billing or fees.

Fairview Insurance Agency agrees to accept five percent (5%) of the Borough's annual joint insurance fund assessment as total payment for services as stated in the RFP.



# Tab #1: Letters of Recommendation



## TOMS RIVER REGIONAL SCHOOLS

WILLIAM J. DOERING, C.P.A.  
BUSINESS ADMINISTRATOR

1144 Hooper Avenue, Toms River, NJ 08753  
(732) 505-5549 • Fax: (732) 914-1607  
E-mail: [wdoering@trschoools.com](mailto:wdoering@trschoools.com)

October 20, 2017

John F.X. Graham, CEO  
Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, New Jersey 07044

RE: Letter of Recommendation

Mr. Graham,

I am writing you to acknowledge the exemplary work that Fairview Insurance Agency has done for the Toms River Regional Schools; specifically the work of Larry Graham, Danielle Voda, Tom FitzPatrick, and Zach Edelman. Fairview Insurance Agency staff has always dealt with our district and employees with the utmost professionalism and have done an outstanding job with your close oversight and expertise regarding District's property and casualty insurance program. Fairview's communication with the Board of Education's Insurance Committee on claim updates, insurance trends and recommendations is always very thorough and allows the administrative staff and all departments to stay informed.

Your assistance with the coordination of safety services and the monitoring of insurance related vendors ensures that our insurance program remains as current and competitive as possible. Specifically, your assistance in reviewing multiple bids secured from top industry firms for Third Party Administrator, Actuarial services, and Workers' Compensation Attorney were helpful to the District. The result for the District was reduced costs while maintaining a comprehensive insurance program.

We look forward to working with you in the future.

Sincerely,

William J. Doering, C.P.A.  
Business Administrator  
Toms River Regional Schools



**THE JERSEY CITY PUBLIC SCHOOLS**

346 CLAREMONT AVENUE  
JERSEY CITY, NEW JERSEY 07305  
(201) 915-8274  
(201) 938-1142 FAX



**LUIGGI C. CAMPANA**  
Business Administrator / Board Secretary

EMAIL: [lcampana@jcboe.org](mailto:lcampana@jcboe.org)

**October 21, 2013**

**Mr. John Graham**  
CEO  
Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, New Jersey 07044

Dear Mr. Graham,

I wanted to take the time to acknowledge the professional work of your staff on the Jersey City Board of Education's Property & Casualty Insurance program. Your firm marketed all lines of insurance to ensure that our program was as competitive as possible in both coverage and premium. Additionally, your staff is very responsive to our day to day inquiries and requests.

We especially want to point out that through Fairview Insurance's auditing and consulting services this year you analyzed, negotiated and recommended a TPA solution that was able to help save the District an estimated \$1,067,000 annually on Third Party Administrative costs and Managed Care Services. There was no disruption in service and the process was completely seamless. We appreciate the detailed analysis that your firm provided and look forward to working with Fairview Insurance in the years to come.

Sincerely,

**Luigi C. Campana**  
Business Administrator / Board Secretary

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# Township of Union Public Schools

**Manuel E. Vieira**  
Business Administrator

March 10, 2015

John F.X. Graham, CEO, President  
Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, NJ 07044

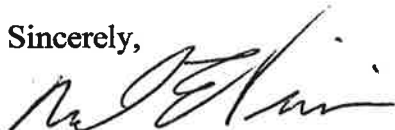
Dear Mr. Graham,

I wanted to take this opportunity to thank Fairview Insurance and your staff for the excellent Risk Management services that your team has provided to the District. Specifically I would like to point out the outstanding level of service received from Larry Graham, Zach Edelman, Tom FitzPatrick, and Danielle Voda. I appreciate that there is an entire team devoted to the success of our Property & Casualty insurance program.

All requests that we have are processed immediately with professionalism. Your team is quick to respond to all correspondence. It is evident that your staff has an immense knowledge and expertise in their field.

I look forward to a continued professional relationship with your firm.

Sincerely,



Manuel E. Vieira, CPA  
Business Administrator  
Union Township Board of Education

# WOODLAND PARK BOARD OF EDUCATION

BUSINESS OFFICE

853 McBride Avenue  
Woodland Park, New Jersey 07424

Telephone: 973-317-7720

Fax: 973-317-7723

Thomas DiFluri, RSBA

Email: [tdifluri@wpschools.org](mailto:tdifluri@wpschools.org)

July 1, 2014

Mr. John Graham  
CEO  
Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, NJ 07044

Dear Mr. Graham,

I wanted to take the time to let you know about the outstanding service that the Woodland Park Board of Education has received from your firm over the past year. All of your staff members, specifically Zach Edelman, Tom FitzPatrick, and Danielle Voda, are always professional and responsive to the District's insurance needs. All insurance matters are handled quickly, and the District is consistently updated on any pending matters. You have a knowledgeable and friendly staff that works quickly and efficiently for the District.

I would like to specifically point out one case of your team's persistence and excellent service. The District had a Boiler and Machinery claim that was initially denied by the insurance carrier. Your team at Fairview was able to get the insurance carrier to rescind the claim denial and the District received a check for \$35,802 shortly after. This is a great example of the hard work that Fairview consistently provides to the District.

Additionally, the insurance renewal process this year was seamless. I enjoy working with the Fairview Insurance team and look forward to working with your firm for years to come.

Sincerely,



Tom DiFluri  
Business Administrator  
Woodland Park Board of Education

**HIMANSHU R. SHAH**  
**DIRECTOR OF FINANCE**



**MIDDLESEX COUNTY, N.J.**

## **TOWNSHIP OF OLD BRIDGE**

**April 2nd, 2012**

**Mr. John Graham**  
**Fairview Insurance Agency Associates, Inc.**  
**25 Fairview Avenue**  
**Verona, NJ 07044**


**Dear Mr. Graham,**

On behalf of the Township of Old Bridge, I would like to thank you and your staff for the exceptional Risk Management services that Fairview Insurance has provided. Specifically we appreciate the efforts of Zach Edelman, Tom FitzPatrick and Danielle Voda. It is evident that Fairview Insurance has a full team of professionals available to address all the Township's needs.

As our Risk Manager, your in-depth analysis and review of our insurances have made us confident that our liabilities are overseen properly. Through your hands-on approach, you have offered our internal staff much guidance regarding the Township's insurance matters. We especially appreciate your attention to our finances and consideration of our bottom line.

We are pleased with your services and look forward to working with you and Fairview Insurance in the future.

Sincerely,

  
**Himanshu R. Shah**  
**Finance Director/CFO**



**Michael J. Venezia**  
**MAYOR**



**Telephone**  
**(973) 680-4080**  
**Fax**  
**(973) 680-4040**

**TOWNSHIP OF BLOOMFIELD**

*One Municipal Plaza*  
*Bloomfield, New Jersey 07003-3487*  
*mvenezia@bloomfieldtwpnj.com*

**October 16, 2014**

**Mr. John Graham**  
**CEO**  
**Fairview Insurance Agency Associates, Inc.**  
**25 Fairview Avenue**  
**Verona, New Jersey 07044**

**Dear Mr. Graham,**

The Township of Bloomfield has been using Fairview Insurance's Risk Management services for over 10 years. The Township has always received the highest level of service from your staff. We are especially thrilled with the recent changes to the Township's Workers Compensation program. Fairview Insurance facilitated the transition to a new Third Party Administrator and a new Managed Care Organization to handle workers compensation claims effective 1/1/2013. Since the transition, the Township was able to save \$1,043,036 in workers compensation costs in 2013 and the Township is projected to save almost \$1,600,000 in 2014. We are grateful for the results.

The Township looks forward to continuing to receive this high level of services for years to come.

**Sincerely,**

*Michael Venezia*  
**Michael Venezia**  
**Mayor**

TOWNSHIP OF

# Parsippany-Troy Hills



## Department of Administration

Jasmine L. Lim  
Business Administrator

1001 Parsippany Boulevard  
Parsippany, New Jersey 07054 • 973-263-4391

June 4, 2010

To Whom It May Concern:

I am herein providing a reference for the Fairview Insurance Agency. Fairview has served as co-broker for the Township of Parsippany - Troy Hills' employee health benefits for almost four (4) years. During that time Fairview has negotiated renewals for the Township, provided assistance to employees to resolve health insurance issues and provided valuable advice and guidance regarding negotiations with collective bargaining units.

During the first year that Fairview worked on the medical renewal, the Township was able to realize a \$600,000 savings by contracting directly with Horizon rather than staying in the State Health Benefits Plan. For the 2010 calendar year, Fairview negotiated a contract with CIGNA that provided a \$668,000 savings over the renewal quote provided by Horizon.

Fairview's large portfolio of, and years of experience with, public sector clients has provided Fairview staff with a wealth of experience and knowledge on public sector employee benefits trends and contract negotiations. Over the years, several cost savings changes in medical, prescription and dental benefits were effectuated.

I have found Fairview to be very responsive to the Township and pro-active in sharing information with the Township on the Health Care Reform Act, Medicare and other human resources / employee benefit issues. Fairview seems to enjoy a good relationship with most of the insurance carriers and the Township has benefited from these good relations.

If you have any questions, please feel free to contact me at the above number or email address.

Sincerely,

Jasmine L. Lim  
Business Administrator



# City of Lambertville

18 York Street  
Lambertville, NJ 08530

Phone: 609-397-0110

Fax: 609-397-2203

David M. DeIVecchio  
*Mayor*

Steven M. Stegman  
*Council President*

Beth Asaro  
*Councilwoman*

Wardell Sanders  
*Councilman*

Elaine Warner  
*Councilwoman*

October 2, 2014

Mr. John Graham  
CEO  
Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, New Jersey 07044

Dear Mr. Graham,

The City of Lambertville has been using Fairview Insurance's Risk Management services for approximately 2 years. I wanted to take the time to acknowledge the professional work of your staff. The Risk Management services that have been provided are always timely and very professional.

We are especially happy with the recent renewal period where your agency was able to negotiate a flat renewal with no increase. The good news came at a critical time while budgeting and we appreciate the results. I am looking forward to continuing to receive this high level of service.

Sincerely,

Cynthia L. Ege, CMR, RMC  
City Clerk & Registrar

COMMISSIONERS  
CARMEN A. ORECCHIO  
CHAIRMAN  
NUTLEY, NJ  
LOUIS A. CUCCINIELLO  
VICE CHAIRMAN  
MALEDON, NJ  
CHARLES P. SHOTSMYER  
FRANKLIN LAKES, NJ  
BRENDA C. SHERMAN  
NUTLEY, NJ  
MICHAEL T. CRIGCO  
HOBOKEN, NJ  
JOSEPH TENPESTA, JR.  
WEST CALDWELL, NJ  
ALBERT MANZO  
PATERSON, NJ



ONE P.A. ORECCHIO DRIVE  
WANAGUE, NJ 07666  
973-836-3600 FAX: 973-836-4701

MICHAEL J. RESTAINO  
EXECUTIVE DIRECTOR  
COLLEEN D. STERANO  
DEPUTY EXECUTIVE DIRECTOR  
ANGELO M. VALENTE  
COMMISSION SECRETARY

June 4, 2010

Mr. Ryan Graham  
Fairview Associates  
25 Fairview Avenue  
Verona, NJ 07044

Dear Mr. Graham:

I wanted to take this opportunity to thank you for all the help and excellent service Fairview has provided in assisting the Commission with its employee insurance needs, including most recently assisting us in reducing our claims experience and thus saving the Commission considerable money in its premiums.

I also wanted to thank you for your help in educating and convincing our employees to voluntarily move to the less expensive Direct Access option of our hospitalization and major medical insurance as well as working with our prescription provider to offer an incentive to our employees to choose less expensive generics. Both of these measures saved the Commission considerable expense without forcing a reduction in benefits.

Finally, I will thank you for providing special service for some of the unique circumstances our employees encountered in dealing with some of their illnesses. We very much appreciate the assistance you provided and the fact that you went the extra mile for the Commission and its employees. I would recommend Fairview to anyone.

Sincerely,

Colleen DeSterano  
Deputy Executive Director

Bloomfield Board of Education  
Office of the Business Administrator/Board Secretary  
155 Broad Street  
Bloomfield, NJ 07003

June 2, 2010

Ryan Graham  
Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, NJ 07044

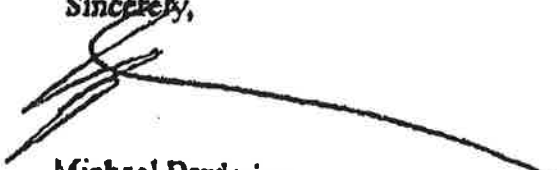
Dear Mr. Graham:

The Bloomfield Board of Education is a school district with 6,000 students and an operating budget of \$85M. It is with great pleasure to identify the efforts of your company.

The staff handles all insurance declaration page requests in an expeditious manner. As for your ability to handle Health benefits, your firm is second to none. I always have my issues pertaining to budget, coverage's, or general health concerns, answered immediately. Within the first 30 days with the district, you were able to reduce our premiums by approximately \$100,000 by renegotiating our existing contracts.

If I could be of any assistance, please feel free to call me at 973-680-8515.

Sincerely,



Michael Derderian  
Business Administrator

**RAYMOND J. McCARTHY**  
MAYOR

E-mail:  
mccarthy@bloomfieldtnj.com



**TOWNSHIP OF BLOOMFIELD**  
NEW JERSEY 07003-3487

Telephone  
973 • 680 • 4080

Fax  
973 • 680 • 4040

June 2, 2010

Mr. Ryan Graham  
Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, NJ 07044

Dear Mr. Graham:

On behalf of the Township of Bloomfield, we greatly appreciate the work accomplished by your agency. In 2006, your agency was responsible for saving our Township over \$600,000 in medical and prescription premiums. In addition, your assistance in our collective bargaining negotiations has enabled us to achieve an additional significant savings. On top of the savings, the administrative staff, employees and dependents have received superb service that has exceeded our expectations.

We are pleased with your performance and look forward to the continued high level of service.

Very sincerely,

Raymond J. McCarthy



# Tab #2:

# Firm License, Staff Licenses & Resumes



# State of New Jersey

Department of Banking and Insurance  
20 West State Street  
Trenton, NJ 08625-0327

LICENSE NUMBER  
**8038220**

THIS CERTIFIES THAT **FAIRVIEW INSURANCE AGENCY  
ASSOCIATES INC**


AT BUSINESS ADDRESS 25 FAIRVIEW AVE  
VERONA, NJ 07044

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	LIFE INSURANCE; ACCIDENT, HEALTH OR SICKNESS; PERSONAL LINES; PROPERTY; CASUALTY; SURPLUS LINES INSURANCE	06/01/2018	05/31/2020

printed: 04/23/2018

  
Acting Commissioner of  
Banking and Insurance

The Department maintains an informative website at [www.dobi.nj.gov](http://www.dobi.nj.gov). Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

### Department Contact Information

web site: [www.dobi.nj.gov](http://www.dobi.nj.gov)  
phone: (609) 292-4337  
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance  
20 West State Street  
P.O. Box 327  
Trenton, NJ. 08625-0327



# State of New Jersey

Department of Banking and Insurance  
20 West State Street  
Trenton, NJ 08625-0327

LICENSE NUMBER  
**8017861**

THIS CERTIFIES THAT **LAWRENCE K. GRAHAM**

AT BUSINESS ADDRESS 25 FAIRVIEW AVE  
VERONA, NJ 07044-1341

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	LIFE INSURANCE; ACCIDENT, HEALTH OR SICKNESS; PERSONAL LINES; PROPERTY; CASUALTY	11/01/2018	10/31/2020

printed: 09/18/2018

  
Commissioner of Banking and Insurance

The Department maintains an informative website at [www.dobi.nj.gov](http://www.dobi.nj.gov). Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

#### Department Contact Information

web site: [www.dobi.nj.gov](http://www.dobi.nj.gov)  
phone: (609) 292-4337  
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance  
20 West State Street  
P.O. Box 327  
Trenton, NJ. 08625-0327

# LAWRENCE K. GRAHAM

## CIC

### PROFESSIONAL QUALIFICATIONS

Fairview Insurance Agency Associates, Inc. – Verona, NJ

*Vice President; 1976 – Present*

- Risk Management for Municipalities, School Districts, Utility Authorities, Equipment Dealerships, Automobile Dealerships, Manufacturing, Construction Dealerships, and general commercial accounts
- Account renewal review including monthly/quarterly visits with clients, loss control, and claim management assistance to assure profitability and appropriate exposures
- Risk Management services for Public Sector accounts include attendance at JIF meetings, recommendation compliance, claim reviews, contract reviews, and safety coordination

### RISK MANAGEMENT HISTORY

1994 – 2008	Cherry Hill Township
1999 – 2009	Clark Board of Education
2001 – 2012	North Jersey Water District
2006 – 2012	Roselle Board of Education
2002 – Present	Township of West Orange
2004 – Present	Township of Bloomfield
2005 – 2007	Township of Pemberton
2004 – 2008	Borough of Highland Park
2004 – Present	Western Monmouth Utilities Authority
2006 – Present	Borough of New Providence
2007 – 2009	Township of Riverside
2009 – Present	Township of Parsippany
2011 – Present	Township of Mine Hill
2012 – Present	Jersey City Board of Education
2013 – Present	City of Passaic
2014 – Present	City of Bayonne
2014 – Present	City of East Orange
2014 – Present	Aberdeen Township

### AFFILIATIONS

- Professional Insurance Agents Association since 1976
- Independent Insurance Agents Association since 1996
- Harleysville Insurance Agents Council, from 1978 to 1983
- Crum & Forster Insurance Agents Council, from 1984 to 1986
- Transamerica Agency Council, from 1987 to 1990
- American Rental Association Preferred Agent since 2003
- MHEDA Preferred Agent since 2000
- AmeriHealth Casualty Specialty Agent since 2004

### CONTACT

25 Fairview Avenue  
Verona, NJ 07044  
[www.fairviewinsurance.com](http://www.fairviewinsurance.com)

P 856-424-8515  
F 856-424-7933  
C 609-760-3655  
E [lgraham@fairviewinsurance.com](mailto:lgraham@fairviewinsurance.com)



### EDUCATION

Bachelor of Science, Education –  
1972, Temple University,  
Philadelphia, PA

### LICENSES

- Certified Insurance Counselor  
since 1978

New Jersey

- Property
- Casualty
- Life and Health

Pennsylvania

- Property
- Casualty
- Life and Health

Maryland

- Property
- Casualty
- Life and Health



# State of New Jersey

## Department of Banking and Insurance

20 West State Street  
Trenton, NJ 08625-0327

LICENSE NUMBER

**1037065**

THIS CERTIFIES THAT **ZACH W. EDELMAN**

AT BUSINESS ADDRESS C/O FAIRVIEW INSURANCE AGENCY  
25 FAIRVIEW AVE  
P O BOX 324  
VERONA, NJ 07044

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	PROPERTY; CASUALTY	02/01/2017	01/31/2019

printed: 03/21/2017

  
Commissioner of Banking and Insurance

The Department maintains an informative website at [www.dobi.nj.gov](http://www.dobi.nj.gov). Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

### Department Contact Information

web site: [www.dobi.nj.gov](http://www.dobi.nj.gov)  
phone: (609) 292-4337  
fax: (609) 984-5263

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Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance  
20 West State Street  
P.O. Box 327  
Trenton, NJ. 08625-0327

# ZACHARY W. EDELMAN

## PROFESSIONAL QUALIFICATIONS

### **Fairview Insurance Agency Associates, Inc. – Verona, NJ**

*Director of Business Development; 2005 – Present*

- Client responsibilities include best practices of procurement, placement, and account management of public entity and private sector programs
- Special focus on reduction in workplace injuries
- Ensures content premiums are competitive and coverage comprehensive by bidding out insurance policies when necessary
- Makes necessary recommendations to ensure coverages are current and in-line with municipality infrastructure and budgets
- Facilitates PEOSHA and OSHA training to ensure regulatory compliance
- Attends Joint Insurance Fund meetings to keep municipalities compliant within JIF guidelines

#### *Risk Management History*

- 2007 – Present      Borough of Caldwell
- 2007 – Present      Bloomfield Board of Education
- 2011 – Present      Jersey City Board of Education
- 2012 – Present      City of Passaic

### **EPIX Professional Employer Organization – Manhattan, NY**

*Account Executive; 2003- 2005*

- Responsible for consulting Human Resources Solutions unique to each company
- Consultative Selling approach
- Worked in a team environment for setting up and running payroll, insurance benefits, 401K accounts, and other benefit services
- Responsible for accurately forecasting renewal rates and new business forecasts

### **Thomson NewsEdge Real Time News Internet Source – Iselin, NJ**

*Global Account Manager; 2000 – 2003*

- 2001 Circle of Excellence for Outstanding Account Management Achievement
- Managed news solutions onto Corporate Intranets and Portals
- Responsible for a renewal base of 3.1 million dollars annually
- Managed relationships with executive administrative

## CONTACT

25 Fairview Avenue  
Verona, NJ 07044  
[www.fairviewinsurance.com](http://www.fairviewinsurance.com)

**P** 973-857-0870 x127

**F** 973-857-7935

**E** [zedelman@fairviewinsurance.com](mailto:zedelman@fairviewinsurance.com)



## EDUCATION

Bachelor of Arts, Business  
Communications  
Minor, Philosophy  
1997, University of Pittsburgh,  
Pittsburgh, PA

- Semester at Sea: A Shipboard education in international marketing and business

## LICENSES

NJ State Property & Casualty, 2005





# State of New Jersey

Department of Banking and Insurance

20 West State Street

Trenton, NJ 08625-0327

LICENSE NUMBER

**1223086**

THIS CERTIFIES THAT **THOMAS J. FITZPATRICK**

AT BUSINESS ADDRESS 25 FAIRVIEW AVE  
VERONA, NJ 07044

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	LIFE INSURANCE; ACCIDENT, HEALTH OR SICKNESS; PROPERTY; CASUALTY	01/01/2017	12/31/2018

printed: 12/20/2016

  
Commissioner of Banking and Insurance

The Department maintains an informative website at [www.dobi.nj.gov](http://www.dobi.nj.gov). Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

#### Department Contact Information

web site: [www.dobi.nj.gov](http://www.dobi.nj.gov)

phone: (609) 292-4337

fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance

20 West State Street

P.O. Box 327

Trenton, NJ. 08625-0327

# THOMAS J. FITZPATRICK

## PROFESSIONAL QUALIFICATIONS

**Fairview Insurance Agency Associates, Inc. – Verona, NJ**

*Executive Sales; 2009 - Present*

- Responsible for all aspects of placement and account management of public entity and private sector insurance programs
- Underwriting, rating, marketing, and binding of commercial and personal lines of insurance with numerous insurance companies
- Design and implement target market campaigns for insurance prospects
- Aiding clients with claims management
- Account review with clients on a pre-set schedule based on client preferences
- Renewal review of accounts with clients including remarketing and pricing review when necessary
- Recommendations on loss control procedures to reduce claims occurrences
- Loss Control and Claims Management assistance to ensure client profitability
- Specialization in workplace safety and methods/best practices to reduce the risk of loss
- Ability to organize and set up safety committee meetings
- Coordination of health and wellness program for clients who choose to utilize this service

### *Risk Management History*

- |                  |                                  |
|------------------|----------------------------------|
| ▪ 2012 – Present | Jersey City Board of Education   |
| ▪ 2012 – Present | Township of Old Bridge           |
| ▪ 2013 – Present | City of Passaic                  |
| ▪ 2013 – Present | Woodland Park Board of Education |
| ▪ 2014 – Present | City of Bayonne                  |
| ▪ 2014 – Present | City of East Orange              |
| ▪ 2014 – Present | Town of Secaucus                 |

**Enterprise Rent-A-Car – Philadelphia, PA**

*Management Assistant; 2006-2009*

- Promoted to Management Assistant after qualifying for and passing management qualification test
- Required to set marketing goals and meet them each month
- Responsible for training new employees
- Responsible for managing and maintain a fleet of over 175 vehicles
- Managed daily customer service calls
- Managed accounts receivable

*Management Trainee; 2006-2009*

- Part of Enterprise Best Person Program at Philadelphia Airport after being with company for only two months
- Responsible for maintaining a high level of personal sales to stay in program
- Required to reach a marketing goal each month
- Learned to run daily operations of an office

## CONTACT

25 Fairview Avenue  
Verona, NJ 07044  
[www.fairviewinsurance.com](http://www.fairviewinsurance.com)

P 973-857-0870 x124

F 973-857-7935

E [tfitzpatrick@fairviewinsurance.com](mailto:tfitzpatrick@fairviewinsurance.com)



## EDUCATION

Bachelor of Science, Business  
Administration with a concentration  
in Management  
2006, Albright College, Reading, PA

## LICENSES

New Jersey

- Property & Casualty
- Life Insurance
- Accident, Health, or Sickness

Currently pursuing Certified  
Insurance Counsellor designation

Member of:

- Professional Insurance Agents  
Association
- Young Insurance Professionals of  
New Jersey



# State of New Jersey

Department of Banking and Insurance  
20 West State Street  
Trenton, NJ 08625-0327

LICENSE NUMBER  
**1301146**

THIS CERTIFIES THAT **DANIELLE M. VODA**

AT BUSINESS ADDRESS **FAIRVIEW INSURANCE AGENCY**  
**25 FAIRVIEW AVE**  
**VERONA, NJ 07044**

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	LIFE INSURANCE; ACCIDENT, HEALTH OR SICKNESS; PROPERTY; CASUALTY	09/01/2017	08/31/2019

printed: 08/17/2017

  
Commissioner of Banking and Insurance

The Department maintains an informative website at [www.dobi.nj.gov](http://www.dobi.nj.gov). Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

#### Department Contact Information

web site: [www.dobi.nj.gov](http://www.dobi.nj.gov)  
phone: (609) 292-4337  
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance  
20 West State Street  
P.O. Box 327  
Trenton, NJ. 08625-0327

# DANIELLE VODA

## CPIA

### PROFESSIONAL QUALIFICATIONS

#### **Fairview Insurance Agency Associates, Inc. – Verona, NJ**

##### *Account Executive; 2011 – Present*

- Responsible for daily account management tasks for the Commercial Lines division, focusing on Public Sector accounts
- Markets and facilitates new business and renewal policies
- Expedites account management tasks such as endorsements, billing inquiries, certificate requests, and coverage questions
- Prepares marketing campaigns and presentations for prospective and current clients

##### *Assistant; 2005 – 2010*

- Assisted Account Managers in both the Property & Casualty and Benefits divisions
- Processed endorsement and certificate requests
- Responsible for clerical tasks

#### **Burson-Marsteller – New York, NY**

##### *Public Relations Intern, Corporate Affairs Division; 2010 – 2011*

- Participated in the Harold Burson Internship Program
- Planned events for key clients
- Created presentations for new business pitches and presentations
- Aided in the creation and implementation of strategic development plans for clients

### CONTACT

25 Fairview Avenue  
Verona, NJ 07044  
[www.fairviewinsurance.com](http://www.fairviewinsurance.com)

**P** 973-857-0870 x117

**F** 973-857-9131

**E** [dvoda@fairviewinsurance.com](mailto:dvoda@fairviewinsurance.com)



### EDUCATION

Bachelor of Science, Business  
Administration with concentration  
in International Business  
Cum Laude  
2010, Montclair State University,  
Montclair, NJ

### LICENSES

New Jersey

- Property & Casualty
- Life
- Accident, Health, or Sickness



State of New Jersey  
Department of Banking and Insurance  
20 West State Street  
Trenton, NJ 08625-0327

LICENSE NUMBER  
**8623909**

THIS CERTIFIES THAT **TERESA M. SULSONA**

AT BUSINESS ADDRESS FARIVIEW INSURANCE AGENCY, ASSOCIATES INC  
25 FAIRVIEW AVE  
VERONA, NJ 07044-1341

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	ACCIDENT, HEALTH OR SICKNESS; PERSONAL LINES; PROPERTY; CASUALTY	05/01/2017	04/30/2019

printed: 04/11/2017

  
Commissioner of Banking and Insurance

The Department maintains an informative website at [www.dobi.nj.gov](http://www.dobi.nj.gov). Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

**Department Contact Information**

web site: [www.dobi.nj.gov](http://www.dobi.nj.gov)  
phone: (609) 292-4337  
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance  
20 West State Street  
P.O. Box 327  
Trenton, NJ. 08625-0327

# TERESA M. SULSONA

**CISR, CPSR, CPIA**

## PROFESSIONAL QUALIFICATIONS

**Fairview Insurance Agency Associates, Inc. – Verona, NJ**

*General Manager, Personal & Commercial Divisions; 1981-Present*

- Manages custom program business
- Services book of approximately \$4 million in premiums
- Handles various risks including National Equipment Dealer Program, Wholesale & retail Manufacturers, and Municipalities
- All aspects of customer service and client management
- Underwriting, rating, marketing, and binding of commercial book business
- Input/update of client information on Agency Automation System (TAM)
- Assists Commercial Lines Manager in overseeing the daily operations of the Commercial Lines department and its' staff
- Assists Personal Lines/Small Business Manager in overseeing the daily operations of the Personal/Small Commercial Lines department and its' staff
- Monitors the processing of new business submissions
- Monitors the client base loss experience for the agency, interceding when necessary
- Acts as liaison between staff and upper management
- Maintains operation of Agency computer network, including updates
- Trains and assists new and current staff with all computer related operations
- Develops, analyzes, and maintains all workflow and procedure manuals
- Assists management in program development and monitoring with carriers

## CONTACT

25 Fairview Avenue  
Verona, NJ 07044  
[www.fairviewinsurance.com](http://www.fairviewinsurance.com)

**P** 973-857-0870 x120

**F** 973-857-9131

**E** [tsulsona@fairviewinsurance.com](mailto:tsulsona@fairviewinsurance.com)



## EDUCATION

Advanced One-Year Course  
Honors  
1981, Katharine Gibbs University,  
Montclair, NJ

## LICENSES

New Jersey

- Property & Casualty
- Life
- Health





State of New Jersey  
Department of Banking and Insurance  
20 West State Street  
Trenton, NJ 08625-0327

LICENSE NUMBER  
**8623902**

THIS CERTIFIES THAT **ANNE CAMPAGNA**

AT BUSINESS ADDRESS FAIRVIEW INSURANCE AGENCY ASSOCIATES INC. ,  
25 FAIRVIEW AVE  
VERONA, NJ 07044-1341

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	ACCIDENT, HEALTH OR SICKNESS; PERSONAL LINES; PROPERTY; CASUALTY	05/01/2018	04/30/2020

printed: 03/23/2018

  
Acting Commissioner of  
Banking and Insurance

The Department maintains an informative website at [www.dobi.nj.gov](http://www.dobi.nj.gov). Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

**Department Contact Information**

web site: [www.dobi.nj.gov](http://www.dobi.nj.gov)  
phone: (609) 292-4337  
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance  
20 West State Street  
P.O. Box 327  
Trenton, NJ. 08625-0327

# ANNE CAMPAGNA

## PROFESSIONAL QUALIFICATIONS

### **Fairview Insurance Agency Associates, Inc. – Verona, NJ**

#### *Commercial Lines Account Executive; 2008 - Present*

- Manages custom program business
- Services a book of approximately \$4.4 million in premiums
- Handles broad spectrum of risks including Municipalities, Construction & Forklift Equipment Dealers, Wholesale & Retail, Manufacturing, and Contractors
- All facets of customer service/client management
- Underwriting rating, marketing, binding, and billing of commercial book

#### *Select Account/Personal Lines Manager; 1982-2006*

- Managed sales and service of small commercial and personal lines accounts
- Handled all facets of customer service/client management
- Quoting and placing of small commercial lines and personal lines coverages
- Updated carrier rating and underwriting procedures for small commercial and personal lines accounts
- Cross-training customer service representatives and sales producers in underwriting and rating procedures

### **Bollinger Insurance Company – Short Hills, NJ**

#### *Commercial Lines Account Executive; 2006-2008*

- Managed custom program business in Medical Malpractice
- Serviced a book of approximately \$5-7 million in premium
- Handled broad spectrum of risks including Wholesale & Retail Distributors Manufacturing, Contractors, Medical Facilities, Large Property Management Companies, and Large Hotel Chains
- All facets of customer service/client management
- Underwriting, rating, marketing, binding, and billing of commercial book

## CONTACT

25 Fairview Avenue  
Verona, NJ 07044  
[www.fairviewinsurance.com](http://www.fairviewinsurance.com)

P 973-857-0870 x113

F 973-857-9131

E [acampagna@fairviewinsurance.com](mailto:acampagna@fairviewinsurance.com)



## EDUCATION

Graduate Program in Paralegal Studies – ABA Approved Program – 2005, Montclair State University, Montclair, NJ

Bachelor of Science, Social/Behavioral Science  
Minor, Psychology  
2001, Seton Hall University, South Orange, NJ

Insurance Programing and Licensing Course, 1982

## LICENSES

New Jersey

- Property & Casualty
- Life
- Health

# Tab #3:

# Examples of Risk Transfer



SAMPLE

OP ID: AC

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b>		<b>CONTACT NAME:</b>	
<b>NAME AND ADDRESS OF PRODUCER</b>		<b>PHONE (A/C, No, Ext):</b>	<b>FAX (A/C, No):</b>
		<b>E-MAIL ADDRESS:</b>	
		<b>PRODUCER CUSTOMER ID #:</b> TESTJO1	
		<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b>	<b>Sample Vendor</b> <b>Street Address</b> <b>City, NJ ZIP</b>	<b>INSURER A: Name of Insurance Carrier</b>	<b>NAIC #</b>
		<b>INSURER B:</b>	
		<b>INSURER C:</b>	
		<b>INSURER D:</b>	
		<b>INSURER E:</b>	
		<b>INSURER F:</b>	

## COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> GENERAL LIABILITY	X	POLICY NUMBER	01/01/12	01/01/13	EACH OCCURRENCE \$ 2,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY					DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR					MED EXP (Any one person) \$ 10,000
	<input checked="" type="checkbox"/>					PERSONAL & ADV INJURY \$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE \$ 4,000,000
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC					PRODUCTS - COMP/OP AGG \$ 4,000,000
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY	X	POLICY NUMBER	01/01/12	01/01/13	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	<input checked="" type="checkbox"/> ANY AUTO					BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS					BODILY INJURY (Per accident) \$
	<input checked="" type="checkbox"/> SCHEDULED AUTOS					PROPERTY DAMAGE (Per accident) \$
	<input checked="" type="checkbox"/> HIRED AUTOS					\$
	<input checked="" type="checkbox"/> NON-OWNED AUTOS					\$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> EXCESS LIAB	X	POLICY NUMBER	01/01/12	01/01/13	EACH OCCURRENCE \$ 1,000,000
	<input type="checkbox"/> CLAIMS-MADE					AGGREGATE \$ 1,000,000
	<input checked="" type="checkbox"/> DEDUCTIBLE					\$
	<input checked="" type="checkbox"/> RETENTION \$ 10,000					\$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	N/A	POLICY NUMBER	01/01/12	01/01/13	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)					E.L. EACH ACCIDENT \$ 1,000,000
	if yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - EA EMPLOYEE \$ 1,000,000
						E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
(NAME OF ENTITY), their officers, officials, agents, employees and consultants are named as an Additional Insured as their interests may appear with respects to work performed by the named insured as per written contract.

## CERTIFICATE HOLDER

## CANCELLATION

Name of Entity  
Address of Entity

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

## ***Sample Hold Harmless Agreement***

Additional Requirements as follows:

1. Certified copies of all insurance policies provided above or certificates thereof satisfactory to the Borough of Roselle Park shall be furnished forthwith. Each such policy or certificate shall contain a provision that it is not subject to change, cancellation or non-renewal unless 30 days prior written notice via certified mail/return receipt shall have been given to the Borough of Roselle Park by the Contractor's Insurer. These must be received 30 days prior to commencement of work.
2. The Contractor agrees that it will defend, indemnify and save harmless the Borough of Roselle Park, its officers, agents and employees from all liability, suits, actions, and demands and all damages, costs or fees on account of injuries to persons or property, including accidental death, arising out of or in connection with the work, or by reason of the operations under this agreement.
3. All insurance purchased and maintained by the Contractor shall designate the Borough of Roselle Park, their officers, officials, agents, employees, consultants as additional insureds.

**SAMPLE**

# ***SAMPLE CONTRACT***

**CONTRACT #981**

## **GENERAL CONDITIONS**

### **Article VII – CONTRACTOR’S INSURANCE REQUIREMENTS:**

- A. **General Insurance Requirements:** The Contractor shall not commence work under this contract until he has obtained all insurance coverages as required herein. Such insurance must be provided by a company or insurance business in the State of New Jersey and approved by the Borough of Roselle Park.

The Contractor shall not allow any Subcontractor to commence work until all similar insurance requirements of the Subcontractor have been obtained and approved.

The Contractor, prior to commencement of any work, shall furnish the Borough of Roselle Park with current certificates of insurance for all coverages required and such certificates shall contain a provision stating that no policy will be canceled or modified for any reason except after thirty (30) days written notice to the Borough of Roselle Park, 110 East Westfield Avenue, Roselle Park, New Jersey 07204.

The Contractor, prior to making any deliveries, shall furnish the Borough of Roselle Park with current certificates of insurance for all coverages required and such certificates shall contain the following provision:

**“Should any of the above described policies be canceled before the expiration date thereof, the issuing company will mail 30 days prior written notice to the Certificate Holder named.”**

- B. **Indemnification:** The Contractor shall indemnify and hold harmless the Borough of Roselle Park, its officers, directors, agents and servants from and against any and all claims, demands, suits, damages, recoveries, settlements, actions, costs, counsel fees, expenses, judgments or decrees arising from or caused by, in whole or part, directly or indirectly, the Contractor, his agents, servants, independent contractors or subcontractors, in any manner, whether by negligence, willful misconduct or otherwise, or any failure to adhere to the specifications contained herein and/or any applicable building codes with respect to the matters contained herein.
- C. **Worker’s Compensation Insurance:** The Contractor shall secure and maintain during the life of this contract Worker’s Compensation Insurance for all of its employees and, in case any work is sublet, the Contractor shall require the Subcontractor similarly to provide Worker’s Compensation Insurance for all of the latter’s employees. Said policy or policies shall include Employer’s Liability Protection with a limit of not less than \$1,000,000.



**CONTRACT #981**

**GENERAL CONDITIONS**

- D. **Public Liability and Property Damage Insurance:** The Contractor shall secure and maintain during the life of the Contract Comprehensive General Liability Insurance as will protect him, the Borough of Roselle Park and his agents from claims for damages of bodily injury, including accidental death, as well as for claims of property damage which may arise from any act, omission or operations under this Contract, whether by the Contractor, or his Subcontractors.

The limits of liability shall not be less than one million (\$1,000,000) dollars per occurrence for bodily injury liability and one million (\$1,000,000) dollars per occurrence for property damage liability.

- E. **Comprehensive Automobile Liability:** This insurance shall be written in a comprehensive form and shall comply with- N.J.S.A. 39:6B-1 et seq. and all local regulations and case law with regard to the scope and effect of the New Jersey Compulsory Motor Vehicle Insurance Statute; and shall provide coverage for protection against all claims for injury to any and all persons and damage to property arising from the maintenance, use or operation of any owned or non-owned vehicle used in, or in connection with, the performance of this contract.

The limits of liability shall not be less than one million dollars (\$1,000,000) for bodily injury and five hundred thousand dollars (\$500,000) for property damage.

- F. The following risks are considered "exceptions" to the above requirements and where applicable the following coverages must be included in the policy:

1. **Special Hazards:**

- a. Blasting and explosion.

**\*Applicable to contract:** ☐ YES ☒ NO

- b. Collapse of, or structural injury to, any structure, due to excavation or pumping, shoring or demolition of any structure, or the removal or rebuilding of any structural support thereof.

**\*Applicable to contract:** ☒ YES ☐ NO

- c. Damage to underground structures or conduits.

**\*Applicable to contract:** ☒ YES ☐ NO

- d. The term "Caused by Accident" in the standard policy shall be broadened by the inclusion of the term "Occurrence".

**\*Applicable to contract:** ☒ YES ☐ NO

The limits of liability shall not be less than one million dollars (\$1,000,000) per occurrence for bodily injury and one million dollars (\$1,000,000) per occurrence for property damage liability.



**CONTRACT #981**

**GENERAL CONDITIONS**

2. **Product Liability:** Where applicable the Contractor should provide Product Liability coverage or a certificate of Product Liability Insurance from the Contractor.

**\*Applicable to contract:** X YES \_\_\_ NO

3. **Builders Risk Insurance:** The Contractor shall secure and maintain during the life of this contract Builder's Risk Insurance written in the completed value form and shall protect the Contractor and Owner against all risk of damage to the buildings, structures, materials and equipment not otherwise covered under an Installation Floater. The amount of insurance shall be not less than one hundred percent (100%) of the insurable value of the work at completion of this contract. The policy shall provide for losses to be payable to the Contractor and Owner as their interests may appear.

**\*Applicable to contract:** X YES \_\_\_ NO

4. **Installation Floater:** The Contractor shall secure and maintain during the life of this contract an Installation Floater to protect the Contractor and Owner for loss or damage to materials and equipment not otherwise covered under Builder's Risk Insurance, while in warehouses or storage areas, during installation, during the testing, and until the work is completed and accepted by the Borough of Roselle Park. It shall be of the "all risks" type, with coverages designed for the circumstances which may occur in the particular work included in this contract and shall be for the full value of the contract. The policy shall also cover any Owner-furnished equipment and materials or Subcontractor-furnished equipment and materials which are to be erected or installed under this contract. The insurance shall be in an amount sufficient to cover the value of all equipment and materials for which the Contractor is responsible.

Installation Floater Insurance shall provide for losses to be payable to the Contractor and the Owner as their interests may appear.

Certificate of Insurance covering Installation Floater Insurance shall quote the insuring agreement and all exclusions as they appear in the policy, or in lieu of certificates, copies of the complete policy may be submitted.

**\*Applicable to contract:** X YES \_\_\_ NO

5. **Umbrella Policy:** The Contractor (or Supplier) shall secure and maintain during the life of this contract Umbrella Liability Insurance as will protect him, the Borough of Roselle Park, and his agents from claims for damages of bodily injury, including accidental death, as well as for claims of property damage which may arise from any act, omission or operations under this Contract, whether by the Contractor, or his Subcontractors.

The limits of liability shall not be less than five million (\$5,000,000) dollars per occurrence for bodily injury liability and five million (\$5,000,000) dollars per occurrence for property damage liability in excess of the limits of the other liability policies.

\*Applicable to contract: X YES \_\_\_ NO

**Article VIII – LAWS, REGULATIONS AND PERMITS:**

- A. The Contractor shall keep itself fully informed of all laws, ordinances and regulations or decrees which in any manner would affect persons or materials in any way used, engaged or employed in the work or which affect the conduct of the work.

If any discrepancy or inconsistency should be discovered in this contract, or in the drawings or specifications herein referred to, in relation to any such law, ordinance, regulation, order of decree, the Contractor shall forthwith report the same in writing to the Borough of Roselle Park.

- B. The Contractor shall at all times observe and comply with and shall cause all its agents and employees to observe orders and decrees, and shall protect, indemnify and save harmless the Borough of Roselle Park and its officers and agents against any claim or liability arising from or based on the violation of any such law, ordinance, regulation, order or decree, whether by the Contractor, its employees or agents.
- C. Permits and/or licenses of a temporary nature which are necessary for the prosecution of the work shall be secured and paid for by the Contractor prior to the commencement of such work as would require permits and/or licenses.

**Article IX – Assignment:**

- A. The Contractor shall not assign, transfer, convey, sublet or otherwise dispose of this Contract, as a whole; or his right, title or interest in or to the same or any part of thereof, without the previous consent in writing of the Borough of Roselle Park endorsed herein or hereto attached; and it shall not assign, by power of attorney or otherwise, any of the monies to become due and payable under his Contract, unless by and with the like consent signified in like manner.
- B. If the Contractor shall, without such previous written consent, assign, transfer, convey, sublet, or otherwise dispose of this Contract, or of its right, title or interest therein, or any of the monies to become due hereunder, this Contract may, at the option of the Borough of Roselle Park, be revoked and annulled, and the Borough of Roselle Park shall thereupon be relieved and discharged from any and all liability and obligations growing out of the same to the Contractor and to its assignee or transferee; and the Borough of Roselle Park shall be in no way deprived of or restricted in its right to sue for and recover damages for any breach of this Contract.

Borough of Roselle Park  
Request For Proposal:  
2019 Risk Manager & Insurance Broker

---

# Tab #4: Required Documents

## BOROUGH OF ROSELLE PARK

### SUBMISSION CHECKLIST

THE FOLLOWING ITEMS, AS INDICATED BELOW <input checked="" type="checkbox"/> , SHALL BE PROVIDED WITH THE RECEIPT OF SEALED SUBMISSIONS		Initial Here
<input checked="" type="checkbox"/>	Completed RFP Checklist	<i>mg/s</i>
<input checked="" type="checkbox"/>	Completed Submission Form / Qualification Statement	<i>mg/s</i>
<input checked="" type="checkbox"/>	Statement of Ownership Disclosure	<i>mg/s</i>
<input checked="" type="checkbox"/>	Non-Collusion Affidavit	<i>mg/s</i>
<input checked="" type="checkbox"/>	Required EEO/Affirmative Action Evidence & Signed Compliance Notice	<i>mg/s</i>
<input checked="" type="checkbox"/>	Acknowledgement of Americans with Disabilities Act Language of 1990	<i>mg/s</i>
<input checked="" type="checkbox"/>	Disclosure of Investment Activities in Iran	<i>mg/s</i>
<input checked="" type="checkbox"/>	Insurance Requirement Acknowledgement Form	<i>mg/s</i>
<input checked="" type="checkbox"/>	Certification Regarding Political Contributions	<i>mg/s</i>
<input checked="" type="checkbox"/>	New Jersey Business Registration Certificate of Vendor	<i>mg/s</i>
<input checked="" type="checkbox"/>	W-9 of Vendor	<i>mg/s</i>

This checklist is provided for vendor's use in assuring compliance with required documentation; however, it does not include all submission requirements and does not relieve the vendor of the need to read and comply with the RFP.

Name of Vendor: Fairview Insurance Agency Associates, Inc.

Date: 11/5/18

Signature: X. *Michael Graham*

Print Name: Michael Graham

Title: C.O.O.

**BOROUGH OF ROSELLE PARK**

**SUBMISSION FORM / QUALIFICATION STATEMENT**

(ATTACH ADDITIONAL SHEETS AS NECESSARY,  
BUT DO NOT SIMPLY ATTACH VENDOR MATERIALS  
AND TYPE/WRITE: "SEE ATTACHED")

**1. Names and roles of the individuals who will perform the services and description of their education and experience with projects similar to the services contained herein:**

Please refer to Proposal Tab.

**SUBMISSION FORM / QUALIFICATION STATEMENT**  
**(CONTINUED)**

(ATTACH ADDITIONAL SHEETS AS NECESSARY,  
BUT DO NOT SIMPLY ATTACH VENDOR MATERIALS  
AND TYPE/WRITE: "SEE ATTACHED")

**2. References and record of success of same or similar service:**

Please refer to Proposal Tab.

**SUBMISSION FORM / QUALIFICATION STATEMENT**  
**(CONTINUED)**

(ATTACH ADDITIONAL SHEETS AS NECESSARY,  
BUT DO NOT SIMPLY ATTACH VENDOR MATERIALS  
AND TYPE/WRITE: "SEE ATTACHED")

**3. Description of ability to provide the services in a timely fashion (including staffing, familiarity and location of key staff):**

Please refer to Proposal Tab.



**SUBMISSION FORM / QUALIFICATION STATEMENT**  
**(CONTINUED)**

(ATTACH ADDITIONAL SHEETS AS NECESSARY,  
BUT DO NOT SIMPLY ATTACH VENDOR MATERIALS  
AND TYPE/WRITE: "SEE ATTACHED")

4. Cost details, including the annual fee for primary duties and the hourly rates of each of the individuals who will perform services, and all expenses for any work that is not included in the primary duties:

Please refer to Proposal Tab.

**CERTIFICATION OF PROPOSAL**  
**(Sign Below)**

Firm: Fairview Insurance Agency Associates, Inc.

Date: 11/5/18

Authorized Representative (Print): Michael Graham

Signature: 

Title: C.O.O.

Telephone No.: 973-857-0870

Fax No.: 973-857-9645

**BOROUGH OF ROSELLE PARK**

**STATEMENT OF OWNERSHIP DISCLOSURE**

**N.J.S.A. 52:25-24.2** (P.L. 1977, c.33, as amended by P.L. 2016, c.43)

**THIS STATEMENT SHALL BE COMPLETED, CERTIFIED TO, AND INCLUDED WITH ALL BID AND PROPOSAL SUBMISSIONS. FAILURE TO SUBMIT THE REQUIRED INFORMATION IS CAUSE FOR AUTOMATIC REJECTION OF THE BID OR PROPOSAL.**

**Name of Organization:** Fairview Insurance Agency Associates, Inc.

**Organization Address:** 25 Fairview Ave., Verona, NJ 07044

**Part I**

**Check the box that represents the type of business organization:**

- ☐ Sole Proprietorship (skip Parts II and III, execute certification in Part IV)
- ☐ Non-Profit Corporation (skip Parts II and III, execute certification in Part IV)
- ☒ For-Profit Corporation (any type)
- ☐ Limited Liability Company (LLC)
- ☐ Partnership
- ☐ Limited Partnership
- ☐ Limited Liability Partnership (LLP)
- ☐ Other (be specific): \_\_\_\_\_

**Part II**

- ☒ The list below contains the names and addresses of all stockholders in the corporation who own 10 percent or more of its stock, of any class, or of all individual partners in the partnership who own a 10 percent or greater interest therein, or of all members in the limited liability company who own a 10 percent or greater interest therein, as the case may be. **(COMPLETE THE LIST ON THE NEXT PAGE IN THIS SECTION)**

OR

- ☐ No one stockholder in the corporation owns 10 percent or more of its stock, of any class, or no individual partner in the partnership owns a 10 percent or greater interest therein, or no member in the limited liability company owns a 10 percent or greater interest therein, as the case may be. **(SKIP TO PART IV)**

## STATEMENT OF OWNERSHIP DISCLOSURE

(Continued)

(Please attach additional sheets if more space is needed):

Name of Individual or Business Entity	Home Address (for Individuals) or Business Address
John F.X. Graham	6 Stratford Dr. Livingston, NJ 07039
Lawrence K. Graham	4 Hopkins St. Voorhees, NJ 08043
Glenn R. Jacobs	16 Luciana Ln. East Hanover, NJ 07936

### Part III

#### **DISCLOSURE OF 10% OR GREATER OWNERSHIP IN THE STOCKHOLDERS, PARTNERS OR LLC MEMBERS LISTED IN PART II**

If a bidder has a direct or indirect parent entity which is publicly traded, and any person holds a 10 percent or greater beneficial interest in the publicly traded parent entity as of the last annual federal Security and Exchange Commission (SEC) or foreign equivalent filing, ownership disclosure can be met by providing links to the website(s) containing the last annual filing(s) with the federal Securities and Exchange Commission (or foreign equivalent) that contain the name and address of each person holding a 10% or greater beneficial interest in the publicly traded parent entity, along with the relevant page numbers of the filing(s) that contain the information on each such person. **Attach additional sheets if more space is needed.**

Website (URL) containing the last annual SEC (or foreign equivalent) filing	Page #'s


**Please list** the names and addresses of each stockholder, partner or member owning a 10 percent or greater interest in any corresponding corporation, partnership and/or limited liability company (LLC) listed in Part II **other than for any publicly traded parent entities referenced above.** The disclosure shall be continued until names and addresses of every noncorporate stockholder, and individual partner, and member exceeding the 10 percent ownership criteria established pursuant to N.J.S.A. 52:25-24.2 has been listed. **Attach additional sheets if more space is needed.**

Stockholder/Partner/Member and Corresponding Entity Listed in Part II	Home Address (for Individuals) or Business Address

**STATEMENT OF OWNERSHIP DISCLOSURE**  
**(Continued)**

**Part IV**  
**Certification**

I, being duly sworn upon my oath, hereby represent that the foregoing information and any attachments thereto to the best of my knowledge are true and complete. I acknowledge: that I am authorized to execute this certification on behalf of the bidder/proposer; that the Borough of Roselle Park is relying on the information contained herein and that I am under a continuing obligation from the date of this certification through the completion of any contracts with the Borough of Roselle Park to notify the Borough of Roselle Park in writing of any changes to the information contained herein; that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I am subject to criminal prosecution under the law and that it will constitute a material breach of my agreement(s) with the, permitting the Borough of Roselle Park to declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print):	Michael Graham	Title:	C.O.O.
Signature:		Date:	11/5/18

**BOROUGH OF ROSELLE PARK**

**NON-COLLUSION AFFIDAVIT**

State of New Jersey  
County of Essex

ss:

I, Michael Graham of the City of Montclair in  
the County of Essex and State of New Jersey full age, being duly  
sworn according to law on my oath depose and say that:

I am C.O.O. of the firm of Fairview Insurance Agency Associates, Inc.  
(Title or Position) (Name of Firm)

the bidder making this Proposal for the above named project, and that I executed the said proposal with full authority so to do; that said bidder has not, directly or indirectly entered into any agreement, participated in any collusion, or otherwise taken any action in restraint of free, competitive bidding in connection with the above named project; and that all statements contained in said proposal and in this affidavit are true and correct, and made with full knowledge that the Borough of Roselle Park relies upon the truth of the statements contained in said proposal and in the statements contained in this affidavit in awarding the contract for the said project.

I further warrant that no person or selling agency has been employed or retained to solicit or secure such contract upon an agreement or understanding for a commission, percentage, brokerage, or contingent fee, except bona fide employees or bona fide employees or bona fide established commercial or selling agencies maintained by Fairview Insurance Agency Associates, Inc. (name of contractor).

Subscribed and sworn to

before me this 5 day  
of November 2018

X. [Signature]  
Signature

Michael Graham, C.O.O.  
(Type or print name of affiant under signature)

[Signature]  
Notary public of

My Commission expires

**PATRICIA A. HOLMES**  
**NOTARY PUBLIC OF NEW JERSEY**  
My Commission Expires **12/1/2022**

**BOROUGH OF ROSELLE PARK**

**AFFIRMATIVE ACTION COMPLIANCE NOTICE**

**N.J.S.A. 10:5-31 and N.J.A.C. 17:27**

**GOODS, PROFESSIONAL SERVICE  
AND GENERAL SERVICE CONTRACTS**

This form is a summary of the successful bidder's requirement to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27-1 et seq.

The successful bidder shall submit to the public agency, after notification of award but prior to execution of this contract, one of the following three documents as forms of evidence:

- a) A photocopy of a valid letter that the contractor is operating under an existing Federally approved or sanctioned affirmative action program (good for one year from the date of the letter);

OR

- ✓ b) A photocopy of a Certificate of Employee Information Report approval, issued in accordance with N.J.A.C. 17:27-4;

OR

- c) A photocopy of an Employee Information Report (Form AA302) provided by the Division and distributed to the public agency to be completed by the contractor in accordance with N.J.A.C. 17:27-4.

The successful vendor may obtain the Affirmative Action Employee Information Report (AA302) from the contracting unit during normal business hours.

The successful vendor(s) must submit the copies of the AA302 Report to the Division of Contract Compliance and Equal Employment Opportunity in Public Contracts (Division). The Public Agency copy is submitted to the public agency, and the vendor copy is retained by the vendor.

The undersigned vendor certifies that he/she is aware of the commitment to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27.1 et seq. and agrees to furnish the required forms of evidence.

The undersigned vendor further understands that his/her bid shall be rejected as non-responsive if said contractor fails to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27-1 et seq.

COMPANY: Fairview Insurance Agency Associates, Inc.

SIGNATURE: 

PRINT NAME: Michael Graham

TITLE: C.O.O.

DATE: 11/5/18



## **BOROUGH OF ROSELLE PARK**

### **EXHIBIT A**

#### **MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE**

**N.J.S.A. 10:5-31 et seq. (P.L. 1975, C. 127)**

**N.J.A.C. 17:27**

#### **GOODS, PROFESSIONAL SERVICE AND GENERAL SERVICE CONTRACTS**

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the contractor will ensure that equal employment opportunity is afforded to such applicants in recruitment and employment, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such equal employment opportunity shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause.

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The contractor or subcontractor will send to each labor union, with which it has a collective bargaining agreement, a notice, to be provided by the agency contracting officer, advising the labor union of the contractor's commitments under this chapter and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The contractor or subcontractor, where applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to make good faith efforts to meet targeted Borough employment goals established in accordance with N.J.A.C. 17:27-5.2.

The contractor or subcontractor agrees to inform in writing its appropriate recruitment agencies including, but not limited to, employment agencies, placement bureaus, colleges, universities, and labor unions, that it does not discriminate on the basis of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

In conforming with the targeted employment goals, the contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken



**EXHIBIT A**  
**MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE**

N.J.S.A. 10:5-31 et seq. (P.L. 1975, C. 127)

N.J.A.C. 17:27

**GOODS, PROFESSIONAL SERVICE AND GENERAL SERVICE CONTRACTS**  
**(Continued)**

without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Letter of Federal Affirmative Action Plan Approval

Certificate of Employee Information Report

Employee Information Report Form AA302 (electronically provided by the Division and distributed to the public agency through the Division's website at [www.state.nj.us/treasury/contract\\_compliance](http://www.state.nj.us/treasury/contract_compliance)).

The contractor and its subcontractors shall furnish such reports or other documents to the Division of Purchase & Property, CCAU, EEO Monitoring Program as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Division of Purchase & Property, CCAU, EEO Monitoring Program for conducting a compliance investigation pursuant to **Subchapter 10 of the Administrative Code at N.J.A.C. 17:27**.

**CERTIFICATE OF EMPLOYEE INFORMATION REPORT****RENEWAL**

This is to certify that the contractor listed below has submitted an Employee Information Report pursuant to N.J.A.C. 17:27-1.1 et. seq. and the State Treasurer has approved said report. This approval will remain in effect for the period of **15-MAY-2012** to **15-MAY-2019**

**FAIRVIEW INSURANCE AGENCY ASSOCIATES, INC**  
**25 FAIRVIEW AVENUE**  
**VERONA**  
**NJ 07044**



A handwritten signature in black ink, appearing to read "Andrew P. Sidamon-Eristoff".

Andrew P. Sidamon-Eristoff  
State Treasurer

## BOROUGH OF ROSELLE PARK

### AMERICANS WITH DISABILITIES ACT OF 1990

#### Equal Opportunity for Individuals with Disability

The Contractor and the Owner, do hereby agree that the provisions of Title 11 of the Americans with Disabilities Act of 1990 (the "Act") (42 U.S.C. 5121 01 et seq.), which prohibits discrimination on the basis of disability by public entities in all services, programs, and activities provided or made available by public entities, and the rules and regulations promulgated pursuant there unto, are made a part of this contract. In providing any aid, benefit, or service on behalf of the owner pursuant to this contract, the contractor agrees that the performance shall be in strict compliance with the Act. In the event that the contractor, its agents, servants, employees, or subcontractors violate or are alleged to have violated the Act during the performance of this contract, the contractor shall defend the owner in any action or administrative proceeding commenced pursuant to this Act. The contractor shall indemnify, protect, and save harmless the owner, its agents, servants, and employees from and against any and all suits, claims, losses, demands, or damages, of whatever kind or nature arising out of or claimed to arise out of the alleged violation. The contractor shall, at its own expense, appear, defend, and pay any and all charges for legal services and any and all costs and other expenses arising from such action or administrative proceeding or incurred in connection therewith. In any and all complaints brought pursuant to the owner's grievance procedure, the contractor agrees to abide by any decision of the owner which is rendered pursuant to said grievance procedure. If any action or administrative proceeding results in an award of damages against the owner, or if the owner incurs any expense to cure a violation of the ADA which has been brought pursuant to its grievance procedure, the contractor shall satisfy and discharge the same at its own expense.

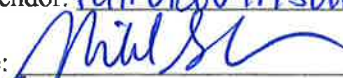
The owner shall, as soon as practicable after a claim has been made against it, give written notice thereof to the contractor along with full and complete particulars of the claim. If any action or administrative proceeding is brought against the owner or any of its agents, servants, and employees, the owner shall expeditiously forward or have forwarded to the contractor every demand, complaint, notice, summons, pleading, or other process received by the owner or its representatives.

It is expressly agreed and understood that any approval by the owner of the services provided by the contractor pursuant to this contract will not relieve the contractor of the obligation to comply with the Act and to defend, indemnify, protect, and save harmless the owner pursuant to this paragraph.

It is further agreed and understood that the owner assumes no obligation to indemnify or save harmless the contractor, its agents, servants, employees and subcontractors for any claim which may arise out of their performance of this Agreement. Furthermore, the contractor expressly understands and agrees that the provisions of this indemnification clause shall in no way limit the contractor's obligations assumed in this Agreement, nor shall they be construed to relieve the contractor from any liability, nor preclude the owner from taking any other actions available to it under any other provisions of the Agreement or otherwise at law.

The undersigned vendor consents to the full understanding of the forgoing Americans with Disabilities Act Language of 1990:

Bidder/Vendor: Fairview Insurance Agency Associates, Inc.

Signature: 

Full Name (Print): Michael Graham

Title: C.O.O.

Date: 11/5/18

## BOROUGH OF ROSELLE PARK

### DISCLOSURE OF INVESTMENT ACTIVITIES IN IRAN

#### PART 1: CERTIFICATION

#### BIDDERS MUST COMPLETE PART 1 BY CHECKING EITHER BOX.

Pursuant to Public Law 2012, c. 25, any person or entity that submits a bid or proposal or otherwise proposes to enter into or renew a contract must complete the certification below to attest, under penalty of perjury, that neither the person or entity, nor any of its parents, subsidiaries, or affiliates, is identified on the Department of Treasury's Chapter 25 list as a person or entity engaging in investment activities in Iran. The Chapter 25 list is found on the Division's website at <http://www.state.nj.us/treasury/purchase/pdf/Chapter25List.pdf>. Bidders must review this list prior to completing the below certification. Failure to complete the certification will render a bidder's proposal non-responsive.

#### PLEASE CHECK EITHER BOX:

☒ I certify, pursuant to Public Law 2012, c. 25, that neither the person/entity listed above nor any of the entity's parents, subsidiaries, or affiliates is listed on the N.J. Department of the Treasury's list of entities determined to be engaged in prohibited activities in Iran pursuant to P.L. 2012, c. 25 ("Chapter 25 List"). I further certify that I am the person listed above, or I am an officer or representative of the entity listed above and am authorized to make this certification on its behalf. I will skip Part 2 and sign and complete the Certification below.

OR

☐ I am unable to certify as above because I or the bidding entity and/or one or more of its parents, subsidiaries, or affiliates is listed on the Department's Chapter 25 list. I will provide a detailed, accurate and precise description of the activities in Part 2 below and sign and complete the Certification below. Failure to provide such will result in the proposal being rendered as non-responsive and appropriate penalties, fines and/or sanctions will be assessed as provided by law.

#### PART 2

#### PROVIDE FURTHER INFORMATION RELATED TO INVESTMENT ACTIVITIES IN IRAN

You must provide a detailed, accurate and precise description of the activities of the bidding person/entity, or one of its parents, subsidiaries or affiliates, engaging in the investment activities in Iran outlined above by completing the form below. (PROVIDE INFORMATION RELATIVE TO THE ABOVE QUESTIONS. PLEASE PROVIDE THOROUGH ANSWERS TO EACH QUESTION. IF YOU NEED TO MAKE ADDITIONAL ENTRIES, USE ADDITIONAL PAGES).

Name: \_\_\_\_\_  
Relationship to Bidder/Vendor: \_\_\_\_\_  
Description of Activities: \_\_\_\_\_  
Duration of Engagement: \_\_\_\_\_ Anticipated Cessation Date: \_\_\_\_\_  
Bidder/Vendor: \_\_\_\_\_  
Contact Name: \_\_\_\_\_ Contact Phone Number: \_\_\_\_\_

**DISCLOSURE OF INVESTMENT ACTIVITIES IN IRAN**  
**(Continued)**

**CERTIFICATION**

I, being duly sworn upon my oath, hereby represent and state that the foregoing information and any attachments thereto to the best of my knowledge are true and complete. I attest that I am authorized to execute this certification on behalf of the below-referenced person or entity. I acknowledge that the Borough of Roselle Park is relying on the information contained herein and thereby acknowledge that I am under a continuing obligation from the date of this certification through the completion of contracts with the Borough of Roselle Park to notify the Borough of Roselle Park in writing of any changes to the answers or information contained herein. I acknowledge that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I recognize that I am subject to criminal prosecution under the law and that it will also constitute a material breach of my agreements(s) with the Borough of Roselle Park and that the Borough of Roselle Park at its option may declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print): Michael Graham

Signature: 

Title: C.O.O.

Date: 11/5/18

Bidder/Vendor: Fairview Insurance Agency Associates, Inc.

**BOROUGH OF ROSELLE PARK**

**INSURANCE REQUIREMENTS AND ACKNOWLEDGEMENT FORM**


Certificate(s) of Insurance shall be filed with the Borough Clerk's Office upon award of contract by the governing body

The minimum amount of insurance to be carried by the Professional Service Entity shall be as follows:

**PROFESSIONAL LIABILITY INSURANCE**

Limits shall be a minimum of \$1,000,000.00 for each claim and \$1,000,000.00 aggregate each policy period.

Acknowledgement of Insurance Requirement:

SIGNATURE:  DATE: 11/5/18  
Michael Graham, C.O.O.  
(Printed Name & Title)

**BOROUGH OF ROSELLE PARK**

**CERTIFICATION REGARDING POLITICAL CONTRIBUTIONS**

STATE OF NEW JERSEY

: SS.

COUNTY OF Essex

I, Michael Graham, \_\_\_\_\_ of the Township of  
Montclair in the County of Essex and the State of New Jersey, of \_\_\_\_\_  
full age, being duly sworn

according to law on my oath depose and say that:

I am the C.O.O. of the firm of Fairview Insurance Agency Associates, Inc. the Professional Service Entity making the submissions for the above named Service, and that I executed the said submission with full authority to do so; that said Professional Service Entity acknowledges that it is aware that the Borough of Roselle Park pursuant to Section 2-4 of the Borough Code prohibits the awarding of any public contract to any Professional Service Entity that has contributed in excess of two hundred (\$200.00) dollars to a campaign committee of any Borough of Roselle Park candidate or holder of the public office having ultimate responsibility for the award of the contract, or to any Borough of Roselle Park or Union County Party Committee, or to any political action committee (PAC) that is organized for the primary purpose of promoting or supporting Borough of Roselle Park municipal candidates or municipal officeholders, within one (1) calendar year immediately preceding the date of the contract or agreement.

I further warrant that pursuant to Roselle Park Borough Section 2-4, a "professional service provider" seeking a public contract means: an individual, including the individual's spouse, if any, and any child living at home; person; firm; corporation; professional corporation; partnership; organization; or association. The definition of a service provider includes all principals who own one (1%) percent or more of the equity in the corporation or business trust, partners, and officers in the aggregate employed by the provider as well as any subsidiaries directly controlled by the service provider.

I further warrant that I have reviewed Borough Code Section 2-4.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment for contempt of Court.

Subscribed and sworn to before me  
this 5 day of November, 2018

Patricia A. Holmes  
(Signature of Notary)

(Affix Seal)

**PATRICIA A. HOLMES**  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires 12/1/2022

Michael Graham  
(Signature of Professional)  
Name: Michael Graham  
Title: C.O.O.



STATE OF NEW JERSEY  
BUSINESS REGISTRATION CERTIFICATE

DEPARTMENT OF TREASURY/  
DIVISION OF REVENUE  
PO BOX 252  
TRENTON, N J 08646-0252

TAXPAYER NAME:

**FAIRVIEW INSURANCE AGENCY ASSOCIATES, IN**

ADDRESS:

**25 FAIRVIEW AVENUE  
VERONA NJ 07044-1341**

EFFECTIVE DATE:

**07/22/70**

TRADE NAME:

**FAIRVIEW ASSOCIATES**

SEQUENCE NUMBER:

**1113731**

ISSUANCE DATE:

**12/20/04**

*J.P. S. Tully*  
Director

FORM-BRC(08-01)

This Certificate is NOT assignable or transferable. It must be conspicuously displayed at above address.

# BOROUGH OF ROSELLE PARK

## EXAMPLE W-9 FORM

<b>Form W-9</b> (Rev. November 2017) Department of the Treasury Internal Revenue Service	<b>Request for Taxpayer Identification Number and Certification</b> ▶ Go to <a href="http://www.irs.gov/FormW9">www.irs.gov/FormW9</a> for instructions and the latest information.	Give Form to the requester. Do not send to the IRS.
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Print or type. See specific instructions on page 3.	<table style="width: 100%;"> <tr> <td colspan="2" style="border-bottom: 1px solid black;">           1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.  <b>Fairview Insurance Agency Associates, Inc.</b> </td> </tr> <tr> <td colspan="2" style="border-bottom: 1px solid black;">           2 Business name/disregarded entity name, if different from above         </td> </tr> <tr> <td style="width: 70%; vertical-align: top;">           3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.   <input type="checkbox"/> Individual sole proprietor or single-member LLC  <input type="checkbox"/> C Corporation  <input checked="" type="checkbox"/> S Corporation  <input type="checkbox"/> Partnership  <input type="checkbox"/> Trust/estate  <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____  <b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.  <input type="checkbox"/> Other (see instructions) ▶ _____         </td> <td style="width: 30%; vertical-align: top;">           4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3).             Exempt payee code (if any) _____             Exemption from FATCA reporting code (if any) _____  <small>(Applies to accounts maintained outside the U.S.)</small> </td> </tr> <tr> <td style="border-bottom: 1px solid black;">           5 Address (number, street, and apt. or suite no.) See instructions.  <b>25 Fairview Ave.</b> </td> <td style="border-bottom: 1px solid black;">           Requester's name and address (optional)         </td> </tr> <tr> <td style="border-bottom: 1px solid black;">           6 City, state, and ZIP code  <b>Verona, NJ 07044</b> </td> <td></td> </tr> <tr> <td colspan="2" style="border-bottom: 1px solid black;">           7 List account number(s) here (optional)         </td> </tr> </table>	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. <b>Fairview Insurance Agency Associates, Inc.</b>		2 Business name/disregarded entity name, if different from above		3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.  <input type="checkbox"/> Individual sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input checked="" type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ <b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ▶ _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3).  Exempt payee code (if any) _____  Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>	5 Address (number, street, and apt. or suite no.) See instructions. <b>25 Fairview Ave.</b>	Requester's name and address (optional)	6 City, state, and ZIP code <b>Verona, NJ 07044</b>		7 List account number(s) here (optional)	
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6 City, state, and ZIP code <b>Verona, NJ 07044</b>													
7 List account number(s) here (optional)													

<b>Part I Taxpayer Identification Number (TIN)</b>					
Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN, later.  <b>Note:</b> If the account is in more than one name, see the instructions for line 1. Also see What Name and Number To Give the Requester for guidelines on whose number to enter.	<table style="width: 100%;"> <tr> <td style="border-bottom: 1px solid black;">Social security number</td> </tr> <tr> <td style="text-align: center;"> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> - <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> - <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> </td> </tr> <tr> <td style="border-bottom: 1px solid black;">Employer identification number</td> </tr> <tr> <td style="text-align: center;"> <div style="border: 1px solid black; width: 100px; height: 20px; display: inline-block;">00-1933556</div> </td> </tr> </table>	Social security number	<div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> - <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> - <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div>	Employer identification number	<div style="border: 1px solid black; width: 100px; height: 20px; display: inline-block;">00-1933556</div>
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Employer identification number					
<div style="border: 1px solid black; width: 100px; height: 20px; display: inline-block;">00-1933556</div>					

<b>Part II Certification</b>	
Under penalties of perjury, I certify that:	
1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and 3. I am a U.S. citizen or other U.S. person (defined below); and 4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.	
<b>Certification instructions.</b> You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.	

<b>Sign Here</b>	Signature of U.S. person ▶	Date ▶ 11/5/18
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### General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

### Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

**WESTPORT INSURANCE CORPORATION**

**Policy Number: WED4NJ005012013**  
**Renewal of Policy: WED4NJ005012012**

**INSURANCE INDUSTRY PROFESSIONAL LIABILITY COVERAGE FOR INSURANCE AGENCIES**

**DECLARATIONS**

**THIS IS A CLAIMS MADE POLICY. PLEASE READ CAREFULLY.**

- A. NAMED INSURED:**  
**FAIRVIEW INSURANCE AGENCY ASSOCIATES, INC.**

**Address:**  
**25 FAIRVIEW AVENUE**  
**VERONA, NJ 07044**

- B. POLICY PERIOD:** From 12:01 A.M. **September 20, 2018** To 12:01 A.M. **September 20, 2019**  
Local time at the address stated herein

- |                                       |                     |  |
|---------------------------------------|---------------------|--|
| <b>C. POLICY Limits of Liability:</b> | <b>\$ 3,000,000</b> | <b>Per CLAIM</b>                       |
|                                       | <b>\$ 6,000,000</b> | <b>Aggregate for the POLICY PERIOD</b> |
| Sublimit of Liability for             |                     |  |
| <b>BREACH OF PERSONAL DATA:</b>       | <b>\$1,000,000</b>  | <b>Per CLAIM</b>                       |
|                                       | <b>\$1,000,000</b>  | <b>Aggregate for the POLICY PERIOD</b> |
| <b>D. DEDUCTIBLE:</b>                 | <b>\$ 10,000</b>    | <b>Per CLAIM</b>                       |
|                                       | <b>\$ 30,000</b>    | <b>Aggregate for the POLICY PERIOD</b> |

- E. Premium:**  
\*Experience Credit Applied  
\*Loss Control Credit Applied

- F. RETROACTIVE DATE:** **Full Prior Acts**

**Total Premium:**

**NJPLIGA ASSESSMENT**

**Total Premium Inc. Tax/Surcharges**